

ROYAL EXCHANGE ASSURANCE.

INCORPORATED A.D. 1790.

FOR SEA, FIRE, LIFE AND ANNUITIES.

CHIEF OFFICE: ROYAL EXCHANGE, LONDON.

FUNDS, £4,000,000. CLAIMS PAID, £28,000,000.

FIRE.

INSURANCES ARE GRANTED AGAINST LOSS OR DAMAGE BY FIRE on PROPERTY of almost every description, at Moderate Rates.

LIFE.

DEATH DUTY POLICIES—Payment Direct to Revenue Authorities before grant of Probate.

Apply for Full Prospectus to

E. R. HANDDOCK, Secretary.

MIDLAND RAILWAY HOTELS.

LONDON - MIDLAND GRAND - St. Pancras Station, N.W.
 (Within Shilling cab fare of Gray's Inn, Inns of Court, Temple Bar, and Law Courts, &c. Buses to all parts every minute. Close to King's Cross Metropolitan Railway Station. The Venetian Rooms are available for Public and Private Dinners, Arbitration Meetings, &c. New Parisian Restaurant for French Cooking and Fine Wines.)

LIVERPOOL - ADRIEN - Excellent Restaurant.
 BRADFORD - MIDLAND - In Centre of Town.
 LEEDS - QUEEN'S - For Peak of Derbyshire.
 DERBY - MIDLAND - Tennis Lawn to Seashore. Golf.
 MORECAMBE - MIDLAND - Lovely Country. Golf.
 Residential Hotel—HEYSHAM TOWER, nr MORECAMBE. Telegraphic Address "Midotel."
 Tariffs on Application.
 WILLIAM TOWLE, Manager Midland Railway Hotels.

IMPORTANT TO SOLICITORS

In Drawing LEASES or MORTGAGES of
LICENSED PROPERTY

To see that the Insurance Covenants include a policy covering the risk of
 LOSS OR FORFEITURE OF THE LICENSE.

Suitable clauses, settled by Council, can be obtained on application to
**THE LICENSES INSURANCE CORPORATION AND
 GUARANTEE FUND, LIMITED,**
 24, MOORGATE STREET, LONDON, E.C.
*Mortgages Guaranteed on Licensed Properties promptly, without
 special valuation and at low rates.*

ALLIANCE ASSURANCE COMPANY.

Established 1824. Capital, £5,000,000 Sterling.

HEAD OFFICE: BARTHOLOMEW LANE, LONDON.

Chairman: RIGHT HON. LORD ROTHCHILD.

LONDON BRANCHES: 1, ST. JAMES'S ST., E.W.; 68, CHANCERY LANE, W.C.;

NORFOLK ST., STRAND; WIGMORE ST.; 3, MINCEING LANE, E.C.

LIFE AND FIRE INSURANCES AT MODERATE RATES.

Life Policies free from Restrictions, with Perfect Security and Liberal Bonuses. Special forms of Policies have been prepared to provide for payment of ESTATE DUTIES.

LEASEHOLD AND SINKING FUND POLICIES.

Full Prospectuses on application.

ROBERT LEWIS, Chief Secretary.

LEGAL AND GENERAL LIFE ASSURANCE SOCIETY.

ESTABLISHED 1836.

FUNDS	-	-	-	-	£ 3,000,000
INCOME	-	-	-	-	£ 373,000
YEARLY BUSINESS	-	-	-	-	£ 1,000,000
BUSINESS IN FORCE	-	-	-	-	£ 11,000,000

THE PERFECTED SYSTEM of Life Assurance is peculiar to this Society
 and embraces every modern advantage.

PERFECTED MAXIMUM POLICIES.

WITHOUT PROFITS.

The Rates for these Whole Life Policies are very moderate.

Age	Premium	Age	Premium	Age	Premium
20	£1 7 8 %	30	£1 16 %	40	£2 10 %

£1,000 POLICY WITH BONUSES

According to last results.

Valuation at 2½ p.c. :- Hm. Table of Mortality.

Duration	10 yrs.	20 yrs.	30 yrs.	40 yrs.
Amount of Policy	£1,199	£1,438	£1,794	£2,067

Next Bonus as at 31st December, 1901.

OFFICES: 10, FLEET STREET, LONDON.

VOL. XLI., No. 50.

The Solicitors' Journal and Reporter.

LONDON, OCTOBER 9, 1897.

* * The Editor cannot undertake to return rejected contributions, and
 copies should be kept of all articles sent by writers who are not on
 the regular staff of the JOURNAL.

Contents.

CURRENT TOPICS	793	LAW SOCIETIES	797
THE PRESIDENT'S PROPOSALS FOR THE		LEGAL NEWS	807
REPORT OF COMPANY LAW	795	WINDING UP NOTICES	806
REVIEWS	796	CREDITORS' NOTICES	809
CORRESPONDENCE	796	BANKRUPTCY NOTICES	810

Case Reported this Week.

(BEFORE THE VACATION JUDGE.)

DARTON V. WHITE

CURRENT TOPICS.

A CHANCERY mastership has now been vacant for some weeks, since the death of Master RAVEN. It is to be hoped that competent practitioners have not hesitated to send in applications for the post, for it must be remembered that in appointments of this nature the selection of the Lord Chancellor is practically limited to the applicants, and it is understood that they have on some occasions not been at all numerous.

THE SERVICE which is to be held at Westminster Abbey previously to the opening of the sittings, and at which the judges are to attend "in State," is, of course, an imitation of the "Red Mass" of the Paris courts. It is not stated whether it is to precede or succeed the Chancellor's breakfast, or whether there are to be javelin men and the other accessories of an assize service. It is stated that a large number of the bar, as well as officers of the court "and other persons connected with the law," are expected to be present at the Abbey "in their official costumes." What is the official costume of the "other persons connected with the law," not being barristers or officers of the court? Can the meaning be that the police are to be present in force on this solemn occasion?

THERE IS NO advantage in raking up the controversy as to the action of the Council of the Incorporated Law Society with regard to the Land Transfer Act, and the apologists of the Council at the Sheffield meeting would have been well advised to have imitated the example set by Mr. B. G. LAKE in his very skilful and well-considered paper and let the matter severely alone. They ought, at all events, to have had some better excuse to offer than the stock reason of "political exigencies," which appears to have been very frequently trotted out, regardless of the consideration that, any time during the last five years or so, it might have been used as a ground for throwing up the sponge, and in particular regardless of the *coup de grace* which was given to this vague and venerable formula by the declaration of the President that he regarded any approach to the registration of land as a public calamity. No "political exigency" can justify participation in bringing about a public calamity. Leaving this matter, however, and dealing with the observations in the papers on the system with which we now stand face to face, we may remark that the President's address sums up the characteristics of the scheme, according to our view, with admirable precision: "It is not land transfer, for the transferee may have no title to the ownership of the land, and the entry in the official books may be futile so far as an effectual transfer goes. Neither can it in any sense be called a system of registration of title, because there is practically to be no inquiry into title at all. It is an attempt to bring all the land of the country, with its endless and every-varying incidents, rights, and duties, on to one great register, with an army of

book-keepers to keep up the record with more or less promptitude, and in the vain hope that in the course of generations the register may grow up into a trustworthy record of ownership, as well as a list of properties." We entirely concur with the president in his surprise "that anyone, whether a lawyer or a layman, can approve of such an imperfect scheme." Mr. BLYTH in his paper marshals very clearly the arguments in favour of and against the system. The only fault that can be found with these excellent observations is that, by a strange fatality, they are published six months too late.

Mr. B. G. LAKE's paper, on the other hand, contains a clear and concise account of the steps to be taken to bring the new system into operation. It also contains information which will enable the profession to understand the course which events took before and after the introduction of the Land Transfer Bill this year. For instance, we now learn on authority—that was before only surmised—that this year the Government "took into its confidence . . . solicitors who had long been conversant with the subject. With their aid a Bill was framed." That is to say, as we understand it, Mr. LAKE was one of the authors of the Bill. Hence we may take him to be a very well-informed exponent of the matters with which he deals. He tells us that during the last stage of the Land Transfer Bill the Government announced that the Administrative County of London, or part of it, would be selected. The words in italics are important, and Mr. LAKE adds that the area should not be too large, and that, assuming the whole of the County of London is not selected, the experiment will be tried to the greatest advantage. We may probably assume that the Registry Office do not intend to select the whole county. We further learn that, owing to the formalities required, no order can well be effective before the end of next year. Another point, which is new to us, is that, as the persons with whose advice and assistance the rules are to be made are appointed as individuals, and not as a board or committee, they must apparently be unanimous in their advice, and cannot act by a majority. This would be valuable if there were any provision that rules should not be made without their consent. But there is not.

THE PASSAGE in Mr. GODDEN's address dealing with legal procedure refers to the new rule 1 of Order 30, which is to come into operation at the commencement of next sittings, and which, with certain exceptions, makes a summons for directions compulsory in all actions. Under this rule, says Mr. GODDEN, a new practice has to grow up, and if the spirit of the Commercial Court prevails, we may hope to see all actions promptly disposed of and the business of the Queen's Bench Division revive. This is an excellent result to which to look forward, but how is the spirit of the Commercial Court to prevail, when the conditions under which the business of that court is transacted are wholly absent? It is of the essence of the commercial court that the judge who is for the time being presiding over it shall have cognizance of the entire action from beginning to end. When the action first comes before him an attempt is made to reduce the interlocutory documents and proceedings to a minimum, and to arrange for an early date for trial. As soon as possible a date is fixed, and, subject to unforeseen contingencies, that date is adhered to. Mr. GODDEN makes it quite clear that, in his opinion, this procedure is essential. Business, he says, will continue to go elsewhere "until we can, in ordinary cases, tell plaintiffs at the outset on what day their cases will be tried, and unless it is made certain that the case will be finally disposed of on the day named." But what likelihood is there that in the present chaotic state of the Queen's Bench Division the summons for directions will produce any such result? The recent report of the Bar Council contained the following passage: "The judges who alternately preside in the Commercial Court are the only Queen's Bench judges the result of whose work can be tested. Every other judge is one of a number dealing indefinitely and promiscuously with a large general list. No single other judge has a list upon which he can make an impression by industry and ability." In such a state of things, while we do not say that the new

order will be useless, it is at least certain that it will not produce promptitude and certainty in the trial of actions.

WE REFER elsewhere to the proposal made by Mr. GODDEN in his presidential address for the abolition of debentures which constitute a floating charge on the assets of a company. The more practicable remedy for creditors which would be afforded by registration of debentures is dealt with in the paper read at the Sheffield meeting by Mr. HAROLD S. SIMMONS. Under section 17 of the Bills of Sale Act, 1882, debentures are expressly excluded from the operation of that Act, and by the decision of the Court of Appeal in *Re Standard Manufacturing Co.* (39 W. R. 369; 1891, 1 Ch. 627) they are excluded from the operation of the Act of 1878. Consequently, a company's debenture constituting a charge on personal chattels can be created without any registration other than that provided for by section 43 of the Companies Act, 1862. The register under that section, however, is a register kept by the company itself, and the right of access to the register is so defined as to exclude just the persons who most require to use it. It is to be open to inspection "by any creditor or member of the company at all reasonable times," but nothing is said as to a person who is contemplating having dealings with the company, but has not yet become an actual creditor. Yet it is in the case of such a person that the right of inspection is most required. It may be said that the refusal to allow inspection would be itself a cause of suspicion which would prevent dealing with the company, but, as Mr. SIMMONS points out, in practice this is not so, because the officer having control of the register is bound to refuse an inspection to an unauthorized person unless the consent of the board has been obtained. Moreover, the information contained in a private register kept at the office of the company is, in any case, much less readily available than the same information kept at a public office. Mr. SIMMONS anticipates that the details of registered debentures will be published by trade journals. "Having regard to the vast bulk of company business transacted, it is patent," he says, "that there should be a centralization of all intelligence connected with every debenture issued by joint-stock companies, so that at one centre all information may locate itself and permeate through the now well-established medium of trade journals to the public." This is, of course, the natural result of public registration, and there can be no objection to it. The object of registration is to insure publicity, and it is to the interest of traders that the information on the register should be as readily available as possible.

A FURTHER point to which Mr. SIMMONS calls attention is the difference between bankruptcy and winding up in respect of making goods in the order and disposition of the debtor when he suspends payment available for the benefit of the general body of creditors. At first sight it might be supposed that any such difference was excluded by section 10 of the Judicature Act, 1875, which enacts that, in the winding up of insolvent companies, the same rules are to prevail as to the respective rights of secured and unsecured creditors as in bankruptcy. But it has been held that this provision does not enlarge the distributable assets of the company, but only regulates the mode of dealing with the assets which at the time of the winding up belong to the company (*Gorringe v. Irwell, &c., Works*, 35 W. R. 86, 34 C. D. 128). In Mr. SIMMONS' opinion the distinction in this respect is not well founded, and the "order and disposition" clause ought to apply in the same manner as in bankruptcy. It is to be noticed that the difficulty would not be met by registration of debentures. Registration of a bill of sale does not take the goods comprised in it out of the order and disposition of the debtor (*Re Ginger, ante*, p. 531), and neither would the registration of debentures have any such effect. But to apply the "order and disposition" clause in its ordinary form would mean the abolition of debentures as a floating security, and this cannot be conceded. A middle course was suggested by Lord MACNAGHTEN in his judgment in *Salomon v. Salomon & Co.* (1897, Q. B., p. 53), where he said: "For such a catastrophe as has occurred in this case some would blame the law that allows of the creation of a floating

charge. But a floating charge is too convenient a form of security to be lightly abolished. I have long thought that the ordinary trade creditors of a trading company ought to have a preferential claim on the assets in liquidation in respect of debts incurred within a certain limited time before the winding up." An encroachment on the rights of debenture-holders has just been made with general approval by the Preferential Payments in Bankruptcy Amendment Act, 1897, and the salary of a clerk or the wages of a workman are payable for four months and two months respectively in priority to the holders of debentures constituting a floating charge. An extension of the same principle to trade creditors would carry out Lord MACNAGHTEN's suggestion without, perhaps, materially interfering with the security created by debentures.

No one who frequently walks through the streets of London can fail to notice the large number of cabs which pass him carrying on top a bicycle, or perhaps more than one. The questions have arisen whether a cabdriver is bound to carry a bicycle if required to do so by a person hiring his cab? and if he does carry a bicycle, what is he entitled to charge for so doing? In a case which came before the magistrates at the West London police court this week, a cabman summoned a lady in order to recover from her the sum of twopence for carrying her bicycle on his cab. He had apparently raised no objection to carrying the machine when it was offered to him, but when he had taken the lady to her destination he demanded sixpence extra for it. She, however, refused to pay this sum, and the summons for twopence was dismissed. Now, by section 17 of the Hackney Carriages (Metropolis) Act, 1853, every driver of a cab "who shall refuse to carry by his carriage a reasonable quantity of luggage for any person hiring or intending to hire such carriage" is liable to a penalty. Again, by the regulations made under the powers given to a Secretary of State by the Metropolitan Public Carriage Act, 1869, the driver is entitled to charge as an extra payment if any luggage is carried outside the sum of twopence for every package so carried. It seems fairly clear that luggage does not include every sort of goods whatever that a person may desire to put on a cab, but means such articles as are usually carried as their baggage by persons who hire cabs, and that the learned magistrate was right when he decided that a bicycle (which is itself a carriage) does not come under the description of luggage. There are two important consequences of this decision. On the one hand, a cabman is not bound to carry a bicycle on his cab at all, and therefore, if he chooses to do so, he may make such agreement as he can with his fare for payment. But, on the other hand, if he carries the machine without making any such agreement, he cannot demand the twopence which he is entitled to under the last-mentioned statute for carrying a package of luggage, nor can he recover any sum whatever in the police-courts. He is clearly entitled to be paid for his services, and can recover in an action of *quantum meruit*, but to do this he must go to the county court, which is a cumbersome method of recovering a few pence. Cabmen, therefore, who wish to be quite safe, and who cannot trust to the fairness of their hirers, had better agree on the sum they are to receive for carrying bicycles before they allow the machines to be placed on their cabs.

THE LOCAL Government Board have issued a circular calling attention to the provisions of the Metropolis Water Act, 1897. As we have already explained, the Act confers on the Railway and Canal Commission jurisdiction to hear and determine complaints as to the failure of any of the metropolitan water companies to perform a statutory duty, or as to the quality or quantity of the water supplied by them for domestic use. In the former case the Commission may order the company within a limited time to fulfil the duty, and may also impose any statutory penalty; in the latter, they may order the company to remove the ground of complaint, and they may award damages to the complainant. The rules which govern the procedure of the Commission in other matters are applicable for the purpose of complaints under the present Act, and hence, in accordance with section 19 of the Railway and Canal Traffic Act, 1888, the

costs of the proceedings are in the discretion of the Commissioners, who may order by whom and to whom they are to be paid. The utility of the Act will be very greatly increased by the provision of section 2, under which a local authority are empowered to aid any water consumer in obtaining the determination of any question which appears to them to be of interest to water consumers within their district, with respect to the rights, duties, and liabilities of any of the water companies in reference to the quantity or quality of water supplied or the charges made by them. As a corollary, a local authority aiding any legal proceedings under the section may, if the court think fit, be made a party to the proceedings, and they will be liable for costs accordingly. The circular referred to above points out that "the aid which may thus be given by a local authority to a water consumer is not limited to cases where complaint is made to the Railway and Canal Commission, nor are the local authority subject to any restriction as regards the class of water consumers whom they may aid. If the question to be determined appears to the local authority to be of interest to water consumers within their district, it is not necessary that the water consumer raising the question should himself be a resident or ratepayer in the district in order to enable the local authority to aid him in the matter." Local authorities in the metropolitan district thus appear to be empowered to spend their funds in contesting any question which affects water consumers within their district, whatever be the court before which the question is raised, and whoever may be the person raising it. Under the Railway and Canal Traffic Act, 1888, local authorities are empowered either themselves to make complaint to the Commissioners or to oppose proceedings before them, if the Commissioners consider that they, or the persons they represent, are likely to be affected by the result of the proceedings; but the present enactment seems to carry the power of intervention by local authorities on behalf of their constituents still further. There should be no difficulty now in keeping the water companies up to the performance of their duties.

THE PRESIDENT'S PROPOSALS FOR THE REFORM OF COMPANY LAW.

MR. GODDEN selected as the main topic for his Sheffield address a subject of practical importance, on which he is entitled to speak with authority. The reform of company law has now for several years been before the public, but apart from the removal of certain recognized defects, such as the harsh operation of section 25 of the Companies Act, 1867, it has been by no means clear that there is any necessity for the intervention of the Legislature. The rapid development of company business under the Act of 1862 has proved that the system has been acceptable, and there is no doubt that upon the whole it is working well. It has attracted into industrial enterprise a vast amount of capital for which the possessors would otherwise have had no remunerative investment, and it has been adopted by the commercial world as a convenient and advantageous method of carrying on business. With company law in general Mr. GODDEN deprecates interference, but upon two points he advocates very important changes. He insists that a company should be required to maintain a margin of liability on its shares, only to be used in the event of winding up, and that the creation of debentures operating as a floating charge and of charges on uncalled capital should be prohibited.

It is impossible at the present time to carry on a discussion upon company law without reference to the weighty report issued in 1895 by the Board of Trade committee, of which Lord DAVEY was chairman. Save upon the question of the publication of balance-sheets, upon which Mr. Justice VAUGHAN WILLIAMS recorded a dissentient opinion, the report was unanimous, and it was noteworthy for the cautious way in which the reform of company law was treated. The committee, which was composed of distinguished experts, recognised the importance of the interests at stake, and there was an evident desire to effect as little change in the law as possible. Even the moderate changes which were advocated in the report, and embodied in the draft Bill, have been subjected to the scrutiny of a Select Committee of the House of Lords, and the rate at which

that body has for two sessions been conducting its inquiries does not promise that any speedy result is likely to be arrived at. Yet, broadly speaking, the points to be considered are neither many nor difficult. There is no more frequent cause of disaster, said the report of Lord DAVEY's committee, than allotment upon insufficient capital, and clauses were introduced into the Bill to deal with the evil. These, and also the provisions for the registration of debentures and for the auditing of accounts, might usefully be accepted. Other proposals in the Bill are more disputable. The clause defining the duties of a director is regarded by many persons with suspicion, although, probably, it does no more than state the existing law. The clause providing for the expansion of the prospectus into a small volume of statistical information will, it may be hoped, be abandoned. The most serious controversy has arisen upon the publication of balance-sheets, and on this question opinions are pretty evenly divided.

Mr. GODDEN accompanies his proposals with some trenchant criticism on the dominant position which companies have been allowed to assume. He is by no means as well-disposed to them as the Board of Trade committee, and he places reliance upon two of the remedies which the committee rejected as involving too serious a change. In the rivalry between limited companies and individual traders Mr. GODDEN thinks that the Legislature has already done too much to assist the companies, and to a certain extent he would have this policy reversed. "The limited or protected trader," he says, "has surely no right to be placed on a better level than the individual trader who risks all that he has. I venture to suggest that the time has come when the legislative pendulum might swing back a little." Mr. GODDEN's objections to the undue encouragement of companies are founded on the opinion that they are ruining the qualities which make for successful business. "The rich merchants and traders at home and abroad are becoming fewer and fewer. Business falls into the hands of companies, and is pushed without the prudence which naturally guides the man who risks his own individual capital and credit." "Still less," Mr. GODDEN says further on, "am I able to admire the union on a gigantic scale of numerous businesses under one so-called management. The system seems to me to tend to take away from trade the advantages of individual character and energy, and to substitute mere official machinery, where no one person has any adequate personal interest or risk."

General objections of this kind, however, are no ground for altering the law, and we do not suppose that Mr. GODDEN means them to be so understood. If companies tend to stifle private enterprise, they also enable undertakings to be started which would otherwise fail for lack of capital. The relative incaution of managers as compared with partners is perhaps more fancied than real. The manager of a London bank will be found to be quite as cautious as a private banker ever was, and it would be difficult to prove that a different rule prevails in other businesses. If individual trading has diminished, private fortunes, on the other hand, are on the increase, and, notwithstanding the prevalence of companies, the men who control finance and commerce at the present time are probably no whit behind their predecessors in ability. What we have to deal with is not the relative merits and demerits of company and individual trading. This is a matter which can be left to settle itself. For practical purposes we are concerned only with the actual defects of company law.

The changes on which Mr. GODDEN lays stress are, it is to be noticed, conceived in the interest of creditors. It is perhaps easier to form an opinion on the second—namely, the proposed abolition of debentures creating a floating charge and of mortgages of uncalled capital. Under certain circumstances debentures may undoubtedly cause hardship. Where the vendor of a business to a private company takes part of the purchase-money in debentures, he really makes use of the Company Acts to give himself priority over the creditors of his own business, and such arrangements should be made impossible. But in the case of debentures of a public company, the floating charge has grown up with the sanction of the courts, and has been found to afford valuable facilities for borrowing money. "The frequency with which such a charge," said the report of Lord DAVEY's committee, "is made a security for money borrowed on debentures

seems to shew that it is a form of security found useful by borrowing companies and appreciated by investors," and the committee declined to propose any interference either with this or with mortgages of uncalled capital. They were satisfied with recommending public registration. Mr. GODDEN suggests that the relief afforded by registration would be illusory, but it would at least give intending creditors information as to the position of the company to which they have now no access. And it is by no means clear that an interference with the existing system of debentures would be good for the trading community. It is exactly because of the completeness of the security they offer that debentures are eligible as an investment for persons who do not wish to run the risk of shares, and the money raised upon debentures greatly increases the capacity of companies to carry on business.

The proposal to require companies to keep a reserve liability on their shares, only to be made use of in the event of winding up, was also considered and rejected by Lord DAVEY's committee. Here is the passage in the report dealing with the question: "It was proposed in the draft Bill to make the creation of a reserve liability compulsory upon all companies, so that a portion of the share capital can be called up only in the event and for the purpose of winding up. Every company has the power to make this provision under section 5 of the Act of 1879, and many banking companies have availed themselves of it. The opinion of men of business, as shewn in the replies made to the committee's inquiries, is, on the whole, adverse to making the retention of a reserve liability compulsory; and the committee think it would be undesirable to do so, on the ground that it would make the shares of companies less eligible as an investment, and, indeed, would make it almost impossible for trustees to hold the shares of any company as part of their trust estate." With these objections Mr. GODDEN does not deal, but it is obvious that they must be taken into account. The object of companies is to enable a large number of persons to contribute capital to an enterprise and to share in its profits, and the ordinary investor prefers to pay the full amount on his shares and then terminate his liability. In the case of banks and insurance offices it is different, but the business of these institutions is carried on in such a manner as to involve little risk. In the case of other perfectly safe undertakings the reserve liability might have no deterrent effect on investors. But it would become a serious factor when people were asked to subscribe to any company of a speculative character, and the acceptance of Mr. GODDEN's proposal would mean that such companies could not be brought out. The proposal is too far-reaching in its consequences to be adopted without the fullest consideration, and it may be questioned whether sufficient grounds exist for such an interference with existing practice. Even the protection of creditors might be brought too dearly if joint-stock enterprise was seriously checked.

REVIEWS.

BOOKS RECEIVED.

The Law of Pawnbroking, with the Pawnbrokers' Act, 1872, and the Factors' Act, 1889, and Notes thereon. By CHARLES L. ATTENBOROUGH, Barrister-at-Law. Jackson, Ruston, & Keeson.

The Law Quarterly Review, October, 1897. Edited by Sir FREDERICK POLLOCK, Bart, M.A., LL.D. Stevens & Sons (Limited).

The Investors' Review, October, 1897. By A. J. WILSON. Clement Wilson.

CORRESPONDENCE.

SALES OF STOCK BY THE CHANCERY PAYMASTER.

[To the Editor of the Solicitors' Journal.]

Sir,—We think that the profession and the public ought to know that all stock sold by the paymaster is "sold for cash," which involves the owner of the stock in the payment of the stamp duty. Recently an order for sale was made in an action we have the conduct of, and the result was a demand upon our client, the owner of the stock sold, for a considerable sum for stamp duty. We asked why, and were told that the reason was that all sales are for cash and the contract with the jobber had to be stamped.

We think that the owners of the stock directed to be sold might have the option allowed them of electing whether their property shall be sold for cash or for the "account," and we have no doubt that the majority would elect to wait for the account and thereby save themselves 10s. per cent.

SCHULTZ & SON.

CASES OF THE WEEK.

Before the Vacation Judge.

DAWSON v. WHITE. 30th Sept.

TRADE NAME—MISLEADING DESCRIPTION—UNTRUE STATEMENT—LACHES—INTERLOCUTORY INJUNCTION.

This was a motion on behalf of the plaintiffs, Messrs. Joseph Dawson & Sons, that the defendants, Messrs. G. H. White & Co., might be restrained by an injunction until the trial of the action or further order from using in any manner in connection with their business of manufacturing and selling boots and shoes the words "late partner of Joseph Dawson & Sons," or any other words to such or the like effect, or from representing that they, or any of them, were formerly partners with the plaintiffs or in any way connected with the plaintiffs' business of manufacturing and selling boots and shoes, and that the defendants, their servants, workmen, agents, travellers, and representatives might be restrained by injunction until the trial of the action or further order from manufacturing or selling, or offering or advertising for sale, or disposing of, or causing or procuring to be sold or disposed of, any boots or shoes stamped with the words "late partner of Joseph Dawson & Sons," or any other words to such or the like effect, or so stamped or got up as to lead or be calculated to lead the public or purchasers to believe that the boots and shoes made or sold by the defendants were in fact made by the plaintiffs, and from issuing or using any advertisements, labels, invoices, bill-heads, or other documents containing the words "late partner of Joseph Dawson & Sons," or any other words to such or the like effect, and that the defendants might be ordered to pay to the plaintiffs the cost of this motion. In support of the motion it was said that the plaintiffs carried on a very large business in London and Northampton as manufacturers of boots and shoes. The firm had been established for 100 years and did a very large business with India. They stamped all their boots and shoes of the best manufacture with the name "Joseph Dawson & Sons." By reason of the excellent quality of the goods they were known as Dawson's boots and shoes. Prior to 1892 there was in partnership with the plaintiffs a person whose name was Charles William White. In 1892 he retired from the firm and all his share and interest was purchased by the remaining partners. After his retirement he set up in business at Northampton as a boot and shoe manufacturer, under the title of "C. W. White & Co.," and stamped his letters and invoices with the words "C. W. White & Co. (late partner of Joseph Dawson & Sons), 5, Bath-street, Northampton." He continued so to trade until his death in 1894, and from that year the business had been carried on by his executors and trustees under the title of C. W. White & Co., who stamped their business documents in the same way as the testator, Mr. C. W. White, had. It had recently come to the plaintiffs' knowledge that the defendants were so using the plaintiffs' name (the statement being quite untrue, as neither of them was ever in partnership with the plaintiffs), and that in consequence many people in India thought that the boots and shoes sold by the defendants were of the plaintiffs' manufacture. The defendants had no right to use a designation which would lead the public to think they were the plaintiffs. For the defendants it was submitted that as the plaintiffs had known of the use of their name for so many years they had no right to ask for an interlocutory injunction.

RIDLEY, J., said that the defendants had made an untrue statement which ought to be stopped. There would be an injunction until the trial. The costs would be reserved.—COUNSEL, *Alexander, Q.C. (the Hon. M. M. Macnaghten with him); J. M. Gover. SOLICITORS, Leary & James, & Mellor; Metcalfe & Birkett, agents for Becks & Green.*

[Reported by J. E. ALDOUS, Barrister-at-Law.]

The *St. James's Gazette* says that on Monday Mr. Richard Cooper, solicitor, of Croydon, and his wife were found shot in bed at their residence. Mrs. Cooper had been shot on the right side of the head, while her husband was suffering from a bullet-wound in the mouth. On the floor was a revolver. The medical gentleman summoned directed the injured man's removal to the local general hospital, where an unsuccessful attempt was made to remove the bullet. Mrs. Cooper is in a critical condition, but hopes are entertained of the recovery of her husband.

Mr. Sworder, coroner of Hertfordshire, was due to conduct an inquest at Cheshunt, on Wednesday week. The jury and witnesses were duly summoned, and stood waiting about for a considerable time, but the coroner did not attend. Ultimately a telegram was received from him appointing the inquest for the following afternoon. On taking his seat on Thursday, the coroner apologized to the jury, and explained that there had been a mistake in his office. He added that as he had often threatened to fine jurymen for being absent, he had determined on the present occasion to fine himself, and he forthwith handed to the jury the sum of £3, to be divided amongst them, and in return was the recipient of expressions of gratitude from the jury.

LAW SOCIETIES. INCORPORATED LAW SOCIETY. VICTORIA PENSION FUND.

	£	s.	d.
Amount acknowledged last week	8,393	17	0
Radcliffe & Higginson, Blackburn, per G. Porter	5	5	0
Pearless & Sons, East Grinstead	2	2	0
J. & W. H. Drutt, Bournemouth, per Edward H. Bone	2	2	0
Edward H. Bone, Bournemouth	1	1	0
	8,394	7	0

ANNUAL PROVINCIAL MEETING.

The annual provincial meeting of the Incorporated Law Society opened at Sheffield on Wednesday, the proceedings continuing over the two following days.

WELCOME TO SHEFFIELD.

The business portion of the proceedings were carried on in the Outlers' Hall, and on Wednesday morning.

His Grace the DUKE OF NORFOLK (Lord Mayor of Sheffield) said he had very great pleasure in welcoming the members to the city, and it was a general cause of satisfaction that they had honoured Sheffield in this way. Unhappily he was in the sad position of having to express what he was sure all felt, his very deep regret at the sad and unexpected death of Mr. Herbert Bramley, the president of the Sheffield District Society. Mr. Bramley was also the town clerk of Sheffield, and it was very painful to him that the first public meeting he had attended since Mr. Bramley's death was a gathering at which they had looked forward to seeing him in health and vigour, and one in which he had taken very keen and deep interest, and for the success of which he had laboured with great zeal. He then moved that the President should take the chair.

THE LATE MR. BRAMLEY.

The President (Mr. WM. GODDEN, London) having taken the chair amidst loud applause, said, that before delivering his inaugural address, he would ask the meeting to join in a resolution expressing their sympathy with the family of the late Mr. Bramley, and their regret at the loss of a long and much-valued colleague. Mr. Bramley was a man of much character and learning. His thoroughness made him a master in the practice of his profession. His power of work seemed endless, while his energy easily bore him to the front in any cause on which his heart was set. What he had to say was to the point, and people learned to listen. These powers he used for the good of the profession, and as a constant and active worker for the Sheffield Law Society and for the Incorporated Law Society, and especially at the provincial meetings, and he was ever a staunch upholder of the honour of the profession. The President concluded by moving, "That this meeting records its deep regret at the loss which the society and the profession has sustained by the death of the late Mr. Herbert Bramley, and their sympathy with his family."

Mr. C. B. MAROTTS (vice-president, Huntingdon) seconded the motion, also speaking in the highest terms of the services of Mr. Bramley.

The motion was carried unanimously.

INAUGURAL ADDRESS.

After some introductory observations expressive of regret at the sudden loss of Mr. Herbert Bramley, the Town Clerk of Sheffield, and President of the Sheffield District Incorporated Law Society, and relative to the prosperity and progress of the City of Sheffield, the President referred to some current topics of professional and public interest.

LAND TRANSFER.

First comes land transfer, and the fact that the Land Transfer Act, 1897, is now among our statutes, which I regret, because I regard any approach to the registration of land as a public calamity. I have long followed the agitation in favour of registration, and to force on an unwilling public a vast official system. If registration had been good, it would have been accepted during the many years that it has been available as a voluntary measure. The scheme has utterly failed as a voluntary system, and it would, I believe, long since have collapsed and disappeared had not its supporters been fortunate enough to seize for the maintenance of their failing cause heavy fees under the Land Charges Act, 1888, and the still heavier fees under the Middlesex Registry Acts. Some comfort may, however, be found in the fact that the more ambitious design of officialism at once to encumber the whole country with compulsory land registration has been defeated. For this result much credit is due to Mr. Lake, who, at the commencement of the last session of Parliament, arrived at the conclusion that the proper course, under all the circumstances, would be to facilitate an Act for a trial of the scheme as an experiment, confined to a limited district, and if the county council of that district did not object, and provided certain amendments of detail were accepted. He submitted his reasons for this conclusion to the Council of the Incorporated Law Society, and to the Associated Provincial Law Societies, and after long and careful consideration that course was adopted. The result, as you know, was the passing of the new Act. On studying the Act, three things strike me. First, that the real representative sections exhibit less care for landowners, and especially small landowners, than might have been expected from a Government department professing anxiety to simplify and cheapen land transfer; secondly, that the Act may cause fresh confusion as regards undivided shares in land, which, as you all know, are already the most

fertile source of trouble in land transfer titles; and, *thirdly*, that the land registry have made no effort whatever to relieve land transfer of the most serious difficulty of all—that is, unknown, and it may be long standing, claims on the part of the Inland Revenue for finance and death duties. The appointment of a real representative has been, I know, a favourite reform with conveyancers, and I am aware that the highest opinions have been expressed, that it is needed to simplify our land law, as well as to facilitate the registration of land. Individually, I am not quite satisfied about it. It seems to me that it is needed only where a landowner dies in debt, or cannot trust his eldest son to act faithfully in the payment of jointures, legacies, or annuities. To provide for those exceptional cases, or perhaps to make the way smoother for land registration, it is now enacted that after January the 1st, 1898, an eldest son shall not, as he has done from time immemorial, at once step into his father's place, either under his father's will or as heir-at-law. He will be subjected to an interregnum or regency, during which the executor or administrator will be the owner of his estates. It is obvious that this regency is not called for in the interest of the eldest son. As soon as the objects, if any, for which the regency is established have been accomplished, he will have the right to call for a transfer from the real representative. This transfer will involve a special conveyance, not without cost, and it will not bar inquiry by any subsequent purchaser or mortgagee whether all debts and legacies have been paid. And sooner or later, I suppose, the eldest son will have to wait the convenience of an official at some distant public registry before his name can be duly inscribed in the new *Domesday Book* as the owner of his father's lands. It seems to me that this result of the Act will not be very acceptable to landowners. Everyone familiar with conveyancing knows that the subdivision of ownership in land into undivided shares, each involving a separate and often complicated title, is a great source of trouble and expense, and that it would immensely simplify and cheapen land transfer if this difficulty could be removed. Part-owners or tenants for life, or mortgagees of undivided shares, often have to be traced out in foreign countries or in the colonies. In my own experience, a large estate in the heart of the City of London has become almost unmarketable from this cause. I have long thought that sub-division of ownership should be altogether prohibited, as a matter of legal title, and that landowners, to promote simplicity and cheapness in land transfer, should give up some of their freedom in dealing with land, and that undivided shares should take the form of fiduciary trust, and be kept off the title. I was therefore curious to see how this subject is dealt with by the new Act. The Act of 1875 did not allow undivided shares to be registered, and if that voluntary Act had been accepted by the public, the evil of undivided shares, as a matter of legal title, would have been lessened; but the Act was not accepted. I am surprised to find that the new Act now permits the registration of undivided shares, although it does not make registration of such shares compulsory. In other words, a conveyance on sale of an undivided share need not be registered, but it may be registered, with the result, as it seems to me, that the difficulty caused by the existence of undivided shares will become greater than ever. Our ex-President, Mr. Addison, has more than once forcibly urged the overwhelming difficulty in the way of simplifying land transfer, caused by claims which a *bond-fide* purchaser may have to meet for arrears of finance or death duties. As we all know, these duties form a first and paramount charge on the land, and it may be impracticable, if not impossible, for the most cautious purchaser to ascertain whether such claims exist or not. It seems to me unjust that onerous duties should be exacted from an innocent purchaser instead of following the purchase-money into the hands of the vendor. And yet I find the land registry have quietly ignored this difficulty, and have made no effort to relieve land of such a serious burden. A very short section in the new Act would have freed *bond-fide* purchasers from the liability, shifting the obligation to the purchase-money. It seems to me that the promoters of this officialism have not even had the courage to call their system by its true name. It is not land transfer, for the transferee may have no title to the ownership of the land, and the entry in the official books may be futile so far as an effectual transfer goes. Neither can it in any sense be called a system of registration of title, because there is practically to be no inquiry into title at all. It is an attempt to bring all the land of the country, with its endless and ever-varying incidents, rights, and duties, on to one great register, with an army of bookkeepers to keep up the record with more or less promptitude, and in the vain hope that in the course of generations the register may grow up into a trustworthy record of ownership, as well as a list of properties. It is admitted that except in the simplest cases there will be other simultaneous dealings with the land, which will not be on the register; in other words, that two or more deeds will be necessary where one now suffices under the system of private transfer. It is surprising to me that anyone, whether a lawyer or a layman, can approve of such an imperfect scheme. My chief objection, however, to land registration is the enormous officialism which it would involve. It would substitute an official bureau, liable to unlimited expansion, to carry on the work in which a liberal profession has hitherto found a legitimate field for its labour. I regret any displacement of individual industry in favour of an enervating system of official State administration, because I believe that, as a rule, work is not so well done by officials who receive the same secure pay whether they exert themselves or not, and whatever their skill and ability, as by individuals whose living depends on their prompt care and attention, and whose original and continuing fitness is guaranteed by the process of natural selection involved in competition. The experiment of compulsory land registration is to be tried in the County of London, unless the County Council objects. I congratulate the landowners of Yorkshire on their escape from that position, and I look forward with interest to the first step in the experiment when the London County Council will say whether they object. But wherever the experiment is tried, I hope that it will be a fair trial, financially, as well as in all other respects, and that the large superfluous revenue which has been exacted by the Land Registry Office in

taxes from the landowners of Middlesex since the sinecure office of registrar became vacant will not be used to cover the expenses. The difference is not always clearly apprehended between the two rival systems of land transfer. Assuming that a registration system could be applied perfectly to the infinite variety of land transactions and incidents to which we are accustomed, the difference lies between a system of transfer by private deed, drawn up by specially trained experts selected and trusted by the parties interested, and entries made in a register by officials in a public office. The private deed, thanks to the reforms introduced by Lord Cairns in 1881, is now reduced to a minimum of shortness and expense, and the investigation of title has been vastly simplified, so that a transfer is carried out promptly and cheaply with no personal trouble to the parties interested, and with no publicity. I am persuaded that a reform far more statesmanlike than land registration, even if a perfect system of registration were practically possible, is to be found in the Conveyancing Bill prepared by Mr. Wolstenholme in 1896. That Bill is the result of the address of Mr. Hunter at the provincial meeting at Bristol in 1894, in which he suggested that our society could draft a scheme to provide a system of conveyancing which would outbid anything a government office could offer in simplicity and expedition, and undersell it in cost. After much consultation the scheme was drafted, and the Bill was introduced into the House of Lords in the last Session by Lord Davey. The plan is an evolution from Lord Cairns' great reforms of 1881 and 1882, and proposes that all transfer deeds shall be so framed that there shall always be one person able to convey the whole estate in fee simple in possession, and that trusts shall be kept off the title—a plan long familiar to conveyancers in settlements of real property. It is said that the Bill is complicated, and I for one would have preferred a simpler measure; but safeguards for trusts and equities were considered indispensable, and Mr. Wolstenholme's great reputation, and the fact that he was the draughtsman of Lord Cairns' Acts of 1881 and 1882, is a guarantee that it is as safe as well as an artistic Bill. I trust the members of our society will send for the Bill and study it, and I earnestly hope that we may see the reforms at which it aims carried forward in the coming Session.

JUDICIAL TRUSTEE.

Another measure of interest to our profession is the Judicial Trustee Act of 1896, which is now in operation. The Act provides a remedy for the cases—perhaps not very numerous—where a paid trustee is desirable, and where there is no relative or family friend willing to act. The Act and the rules will repay study by the members of our society. I think cases may arise where it may be useful for solicitors to place their knowledge of a family and their legal skill at the service of their clients by becoming judicial trustees under an order of the court. It will be matter of congratulation if the Act does so become useful, and if at the same time it should save our profession from the unjust aspersions which sometimes arise from cumbersome procedure and from legal charges measured by steps taken instead of by the nature and importance of services rendered. Our country members will see with satisfaction that jurisdiction under the rules has been conferred on district registrars of the High Court.

LEGAL EDUCATION.

In connection with legal education, I may refer to the munificent bequest of the late Mr. Joseph Travers Smith, one of the oldest and most respected solicitors in the city of London, whose loss during the present year was deplored by many colleagues and friends. He has bequeathed a fund of £5,500 stock in trust, to provide three scholarships of £50 a year, one to be granted in each year and each to be held for three years, and to be in the gift of the Council of the Incorporated Law Society. The scholars are to be selected each year from the candidates who have passed the best examination and who are deemed best qualified by personal character, intelligence, and attainments. These scholarships will promote legal education by furnishing a great additional encouragement to careful preparation on the part of articled clerks, and will also furnish timely help to young men of proved ability during the first years of their professional career. The whole subject of the society's prizes and prize funds is receiving the careful attention of the Council in connection with this new endowment, and they will consider how far any rearrangement may be desirable. The Council of the society have often been urged to increase their educational work, and the will to do so has never been wanting, but they have not had the necessary funds; and even if this were otherwise, they could not force on unwilling students a system of education by lectures, which the students do not appreciate. Students prepare themselves either by private study, for which the abundance of law books, and public and lending libraries give great facility, or by reading with tutors. The Council have endeavoured to meet modern requirements by providing tutors, rooms and books, and it is satisfactory to find that year by year increasing numbers of students avail themselves of the education thus offered. The tutorial system has for years been growing in favour, not only for our examinations, but also at the universities and elsewhere. There are well-known able and conscientious tutors who devote their special talents and their knowledge to the education of articled clerks with great advantage, providing real and for the most part lasting education. One drawback, doubtless, is that students are withdrawn longer than is desirable from actual practice in their masters' business, for it is the daily work of the office, with its every-day lessons, which really fits a solicitor for his future work, and if lectures could compete with the personal teaching of the tutors, there would no doubt be less interference with office work. The Council of Legal Education expend a large sum annually in valuable lectures and classes, in connection with the Inns of Court, and the Council of the Incorporated Law Society have, as you are aware, made an arrangement enabling articled clerks to attend these lectures and classes on payment of half the fees payable by persons not being members of an inn. The Council do not see their way to go further, and they cannot,

even if they would, oppose the sense of the students as to the means which best prepare them for the examinations.

LEGAL PROCEDURE.

Turning to legal procedure, you will be aware that a large step has been taken by the Lord Chief Justice towards giving suitors advantages similar to those afforded in the Commercial Court. Under the new Order XXX., which comes into operation on October 25th, the first step in actions will be to take the directions of the judge as to the manner in which the case is to proceed. So sweeping a change, expressed in a few general words, necessarily leaves much to be worked out in chambers. A new practice has to grow up, and, if the spirit of the Commercial Court prevails, we may hope to see all actions promptly disposed of, and the business of the Queen's Bench Division revive. It is no doubt a difficult problem to separate from the 70,000 (more or less) Queen's Bench actions started in any year the small number, probably under 5,000, which involve any real question, and then to bring into Court promptly and efficiently the still smaller number, it may be 2,500, which are to be actually tried, separating such as require pleadings. Where a plaintiff is advised that his case needs the full panoply of pleadings and interlocutory procedure, by all means let him have it, unless, indeed, the defendant can satisfy the judge that these things are needless and oppressive. But the 70,000 cases ought not all to be made to follow the same slow and costly process. I have sometimes thought that it might be possible, when writs are issued, to sort out the actions so that the 2,500 cases which may ultimately be tried might fall into a separate class. Every writ might show on the face of it not only exactly what the plaintiff seeks, but whether he claims prompt judgment on the ground that there is no defence, or an injunction or mandatory order to meet some pressing wrong, or a reference into chambers to settle some matter of account or administration, or the opinion of the court on some question of construction, or a trial of some disputed question, and whether the plaintiff desires full pleadings and procedure, or prefers a prompt trial as in the Commercial Court. The comparatively few cases where full procedure would be necessary or desired might then fall under the direction of the judge, who might guide them, as has been done with so much success in the Commercial Court. In all but the selected cases there need be no pleadings or interlocutory proceedings, except perhaps that a defendant might be bound to give notice of special or technical defences, such as the Statute of Limitations, infancy, or the like. Cases of surprise or unfair practice would, I think, be comparatively rare, and might be readily dealt with by an adjournment at the cost of the party to blame. In some such manner, I think, it might be possible to classify the actions at the outset, and to ensure that every case (except where the parties prefer the slower process) should be promptly disposed of. I should like to see the day when every ordinary writ fixes an early day for trial. As to this end I think that not only pleadings, but even the long vacation must be surrendered or modified. There are of course many actions where inconvenience or even injustice might ensue if the case came into court without pleadings and other preparation, but it is not reasonable that every action should be hampered with an elaborate machinery which is only useful or necessary in some cases. It is as if one of the Sheffield works were to insist on turning out every article with the costly finish of the steel balance of a ship's chronometer. I think that the Supreme Court must condense to be commercial in more senses than one. What would be thought if a manufacturer, approached by a customer desirous of placing an order, said: "Yes, I can make you a steam engine exactly such as you require and absolutely perfect, but when you will get it, or what it will cost, I cannot tell you." Of course the customer would reply, "I am very sorry, but I must go elsewhere." The customers of the Lord Chief Justice will continue to go elsewhere until we can, in ordinary cases, tell plaintiffs at the outset on what day their cases will be tried, and unless it is made certain that the case will be finally disposed of on the day named. The Bar have recently taken the subject seriously in hand, and the vigorous report recently issued by the Bar Council contains some most valuable suggestions towards ensuring a prompt trial. My own observation points at the period between the issuing of the writ and the setting of the action down for trial, with its accompanying interlocutory and costly proceedings, as a great source of delay, and I therefore suggest that in all but the selected full process cases the day for trial should be named in the writ.

LONG VACATION.

I have mentioned the Long Vacation, and I do not propose now to detain you on that subject. I am in favour of total abolition of the Long Vacation, and I look upon the fears of my older friends that their holidays would be interfered with as groundless. I therefore entirely approve of the resolution arrived at in July last in the Hall of the Society as a step in the right direction. It was that the vacation ought to be reduced to eight weeks—that is, from the first Monday in August to the last Saturday in September.

COUNTY COURT PROCEDURE.

Many of our members, and especially the younger members, will have watched with interest the efforts during the past year of the County Court Rule Committee to remedy the hardship which sometimes occurs from poor defendants being sued out of their own district. The proposed rules are still under consideration, together with the criticisms of the profession and of various trade societies, who almost unanimously thought the cases of hardship few, and the proposed remedy needlessly harassing to plaintiffs. Still, whether the cases are many or few, everyone must, I think, sympathise with poor defendants sued at a distance from their homes. The difficulty is how to afford real and not illusory relief, without imposing on plaintiffs unfair restrictions. *Ex parte* interlocutory affidavits seem to me objectionable, not only as involving complication and needless costs, but also a

temptation to perjury. It is sometimes said that the council is not familiar with county court work, and even that it does not sympathise with solicitors who practice in county courts. This is a great mistake. Among the members of the council are several registrars of county courts, and others practising in those courts, especially in the country; and the County Court Committee includes outside members of the society, selected because of their county court experience. I trust that our discussions at the present meeting may dispel the idea that our society lacks interest in this subject.

WORKMEN'S COMPENSATION ACT.

Another measure affecting county courts is the Workmen's Compensation Act, 1897, which recently caused so much excitement in political and commercial circles. The Act makes employers liable, in case of accident, under certain restrictions and in certain cases. The compensation in case of death is to be three years' earnings or £150, whichever is the larger, but not exceeding £300; and in other cases a weekly payment not exceeding £1, and not exceeding half the average earnings of the previous twelve months. These amounts are probably less than have previously prevailed in cases where negligence has been found on the employers' side. Under the new Act it will not be necessary to prove negligence on the part of the employer, and the defence of common employment or contributory negligence (unless it amounts to serious and wilful misconduct) is not available. The compensation is to be settled (in default of agreement) by arbitration either by any committee representing employer and employed, if any exists having power to settle matters under the Act, or by an agreed arbitrator, or in the absence of agreement, by the County Court judge of the district where all parties reside, or where the accident happened, or by an arbitrator appointed by the County Court judge. I notice that the Act does not expressly confer jurisdiction on the County Courts. Although the draftsman seems to have had the Employers' Liability Act before him, he has omitted the section that all actions are to be brought in the County Court. The Act says that if any question arises in any proceeding under the Act as to compensation, the amount of compensation is to be settled by arbitration; and it is clear that from that point the County Court comes in. But there must first be a proceeding, and the result may be that a writ must be issued in the High Court before the provisions of the Act come into force, or it may be that the difficulty, if any, may be removed by the rules which are to be prescribed. The attention of employers and employed, and of their legal advisers, may, I think, be directed with advantage to the provisions of the Act which contemplate the substitution, for proceedings under the Act, of a provision for accidents by mutual insurance funds, certified by the registrar of friendly societies, to which funds masters as well as workmen must contribute. Such associations may relieve workmen in cases of sickness and other misfortune as well as accident; they can be managed by the men themselves, which tends to ensure economy and to guard against the admission of improper claims; and they encourage friendly relations between employers and employed; on all grounds, therefore, they may well be adopted wherever circumstances permit, or a joint committee of employers and employed may be appointed, having power to deal with claims under the Act. It seems very desirable that, wherever practicable, a conciliatory scheme for dealing with workmen's compensation should supersede the more contentious procedure under the Act.

JOINT STOCK COMPANY LAW AND LIMITED LIABILITY.

I turn now to joint stock companies and limited liability, a branch of the law in which I have been all my life more or less engaged in the City of London. This subject will be found very fully dealt with in the report of the Departmental Committee of which Lord Davey was chairman, issued in 1895, and in the evidence taken in the last two Sessions of Parliament by the Special Committee of the House of Lords on the Bill to amend the Companies Act, introduced by Lord Dudley. I do not propose to weary you with comments on the numerous proposals which are to be found in those reports and in Lord Dudley's Bill. They cover a wide area, such as allotments of shares or debentures; insufficient capital; underwriting of capital; duties of directors; good faith in prospectus; filing of prospectus, and of annual list of directors, and balance-sheets; registration of mortgages, debentures, and floating charges; valuation of assets; separation of capital and revenue; maintenance of capital intact in cases of wearing-out property, such as ships, mines, or patents; the vexed questions of audit and auditors' duties and responsibility; and many other important subjects. The evidence already given before the Special Committee of the House of Lords, under the presidency of the Lord Chancellor, tends to show that many of the legislative proposals brought forward by the Winding-up Department of the Board of Trade are open to serious objection. I agree with the opinions on the various suggested enactments contained in the evidence of our former president, Mr. Budd, and of another member of our society, Mr. Harold Brown, whose evidence is not yet finished; and also with a remark made by the *Times* newspaper, that such legislation is not the proper business of the Inspector-General. His department suspects fraud in every company and promoter, while the truth is that the cases of fraud are insignificant when compared with the enormous number of honest undertakings. You will find in the reports to which I have referred a valuable body of information and opinion from nearly all classes experienced in joint stock companies. Possibly the witnesses have had too much experience. Many of them are engaged in joint stock work, and may naturally be biased in favour of that system; and I notice a certain absence of the public side of the question, while no one has put forward the case of the private trader as against the overwhelming march of joint stock companies. For my own part, I cannot agree with those who say that the public have no concern in the affairs of joint stock companies, and that the classes who are concerned are only two—

investing capitalists and creditors. I believe that the public have a deep concern in the way in which joint stock business is carried on, far beyond the fleeting money interest of shareholders and creditors, and it is to this view of the subject that I wish to invite your attention. When I began the study of the law, in 1853, limited liability was in its infancy. Corporations, of course, had always existed, municipal, religious, and commercial; but they were created only by Royal Charter or special Act of Parliament, and in commercial associations a usual condition was that shareholders should accept a further or reserved liability often for as much more capital as they originally invested. Railways, and other undertakings of a public character, were limited by special Acts. But each corporation was subjected to investigation before the privilege of incorporation was granted, and they were restricted as to the amount of their share capital and as to the amount which they might borrow. Except under Royal Charter or special Act of Parliament all trading associations were prohibited from 1725, the year of the South Sea Bubble, down to 1825. It is a sad chapter in our history. In 1725 the English Government, under pressure of debt, stooped to encourage the public in speculation, with the result that in a few months the wildest schemes were subscribed, and prompt ruin overtook great numbers of people, the directors of the South Sea Company were hunted down, and trading associations were declared illegal. Among the wild schemes then offered to the public were many of the most surprising nature, amongst others one "for a wheel for a perpetual motion"; another "for importing a number of large jackasses from Spain"; and, still worse, "for an undertaking which shall in due time be revealed." The result was widespread disaster, and it required the genius of Walpole to restore public credit. Even at the end of the century the still greater genius of Pitt was needed to relieve the Exchequer from the burdens laid on the country in one year. One hundred years later banking companies under Royal Charter or special Act of Parliament were allowed, but it was not until thirty years later that limited liability was first entertained. Lord Palmerston, and subsequently Mr. Robert Lowe, urged that small capitals should be set free and turned to profitable employment to unfetter the energies of trade and promote the employment of labour. As the law then stood a partner was liable to his last farthing, and cases of hardship were pointed out, for which the remedy proposed was that persons contributing capital should be free from risk beyond a limited amount. The Limited Liability Act, 1855, legalised companies (other than banks and insurance companies) with no liability beyond the shares subscribed. Before the passing of that Act any person subscribing even for a single share in any company became legally responsible for all the debts and liabilities incurred by the directors, and the risk became so notorious that legitimate and promising enterprises were defeated, not for lack of capital seeking investment, but from the apprehension of liability of which neither the extent nor the end could be foreseen. The want of such a law had long been recognised in England and abroad. An eminent French jurist in 1840 pointed out that what the small capitalist wanted was a simple form of society to which he might contribute his savings towards some mercantile pursuit without being liable for all the partnership debts if the concern should be unsuccessful. The Act of 1855 did not restrict the amount of capital, but it required each share to be at least £10, and the company was to consist of not less than twenty-five shareholders at the time of registration. It also required that three-fourths of the nominal capital should be actually subscribed, and 20 per cent. of the amount subscribed should be paid up before complete registration. The Act also required a deed of incorporation and other machinery under the former law. A provisional registration took place in the first instance, after which the promoters might publish and seek subscribers, and subsequently the deed was submitted to the registrar for approval, and then complete registration was obtained, and a certificate of limited liability issued. This Act was repealed by the Act of 1866, which was extensively used, but not to an extent which would at all compare with the development under the Companies' Act, 1862. The Crown surrendered its prerogative, and Parliament gave up its control over the creation of corporations. Individuals were allowed to incorporate themselves at pleasure for any lawful purpose, and without any restriction either as to the amount of capital or as to the sum they might borrow. As instances of the manner in which this licence was used, I may mention that not long after the Act was passed a company was registered by some enterprising Americans, with an authorised capital of one hundred millions sterling, to deal in English funds, but not much harm came of it, as only £200 was subscribed. Again, a company was registered for carrying workmen's dinners and suppers, and another for carrying on any trade or business in streets or public places, and I may also mention the very recent instances in which companies have been brought out without any prospectus, in close analogy with the undertaking offered for subscription in 1725, and which was in due time to be revealed. The expressed intention in 1855, 1866, and 1862 was to confer the privilege of limited liability, but I doubt whether it was intended that there should be no further or reserved liability at all. Probably Lord Thring, who drew the Act of 1862, never dreamt that in less than forty years many hundreds of millions of capital would be enjoying the profits of trade with no further liability whatever. The fully-paid-up share has, however, come to be the common form in all undertakings involving risk, and the result often is, that the profit, if any, goes in one direction, while the loss falls on other shoulders. The only undertakings where even a limited liability survives are insurance, banking, and similar companies, where the risk is almost nominal. The principle of limited liability was familiar in ancient as well as modern law, but it remained for the present century to launch a system of vast proportions with no liability at all beyond the first investment, and where the original investment is in too many cases regarded as lightly as a gambler's stake. The common law said, and rightly said, that traders and partners must pay their debts, and that sharing profits made a man liable for losses. The clear reason is that the partner is a

principal, and liable for his agent's acts, whether that agent be a fellow partner or a servant. When Parliament steps in and limits the obligation, or, still more, if it altogether removes it, such a privilege may reasonably be granted on conditions. The limited or protected trader has surely no right to be placed on a better level than the individual trader who risks all that he has. I venture to suggest that the time has come when the legislative pendulum might swing back a little. The joint stock idea has taken wide and deep hold on the public mind; the manufacture of new companies has become a perfected process almost as familiar as the Bessemer converter, and commerce would not, perhaps, suffer seriously if in the interests of creditors restrictions were introduced in the nature of a compulsory reserved liability. Again, our limited liability system has led to another abuse in the extensive use of floating mortgage debentures which come into force in case of failure. It constantly now happens that unsecured creditors are left unpaid, while debenture creditors obtain an undue preference. Registration of debentures has been suggested as a remedy, but I think the remedy should go further and the injustice should be stopped. People who wish to reap profits without risk are able, by means of floating mortgage debentures, to take a large return without any further risk, and in case of failure, to claim a preference which the common law would have disallowed as fraudulent. A trader cannot legally contract that his property shall, in case of bankruptcy, pass away from his unsecured creditors, and I am unable to see any reason why a company should stand in a different position. It might happen that a useful undertaking or business would in times of depression collapse if such floating mortgages were forbidden, but, however much such cases might be regretted, they do not justify a law which sanctions dishonesty. These two questions of principle, reserved liability and prohibition of floating debentures, to my mind stand out from all others as deserving of consideration. I have been much impressed by the weighty opinions expressed in the reports already mentioned to the effect that the common law is strong enough without statutory help to deal with all cases of fraud and dishonesty in joint stock business, and that it is idle to endeavour to make people honest or prudent or diligent by Act of Parliament. I think it undesirable to give people the idea that they can be protected by Act of Parliament against the consequences of their own folly. I agree that the Acts of Elizabeth and Charles II., passed to prevent fraud, have had little effect, while they have produced much litigation. Indeed, it seems to me that to define particular classes of fraud and dishonesty by statute is practically to licence other species of dishonesty not falling within the legal definition. New offences ought not to be created by Act of Parliament, and I doubt the utility of attempting to enforce the performance of the obvious duty of diligence and prudence by paid agents. In my opinion, it would make no difference in the law if the Directors' Liability Act were repealed. It may be necessary to declare that for any person—whether officer, member, promoter, or stranger—to cheat or rob a corporation is as illegal as it would be to cheat or rob an individual, just as it appeared to be necessary in 1868 to declare that it was a crime for one partner to rob another; although, for my own part, I think the common law ought not to have required even such aid from any Act of Parliament. And I agree with the remark of Maître Chénier in his valuable memorandum appended to the report of Lord Davey's Committee, that abundance of penalties does not deter from fraud. It seems to me that the common law has always been sufficient in partnership matters to restrain and punish dishonest acts; and the law has been sufficient from the earliest times to check frauds upon contracts of marine insurance by simply enforcing the highest good faith and absolute open dealing. I would apply the same test to all joint stock company transactions; and without desiring the aid of any Act of Parliament, I believe our judges may be trusted to restrain any transaction founded on concealment or misrepresentation, or any other form of deceit. We hear sometimes of the knowledge of persons behind the scenes. Let it be once understood that the law does not allow such knowledge, and exacts the highest good faith and absolute disclosure in company business, and I think the commercial moral atmosphere would grow clearer. From this point of view it seems to me that there is no great public demand for amendment in the Companies' Acts. No doubt there are some matters of detail which might with convenience be dealt with, and I think if Mr. Purcell, who has to do with living companies, were allowed to call to his aid the leading conveyancers of the bar expert, in such business, the result might be a useful Act to amend the extremely able statute of 1862. Possibly Table A, with some amendments and some reservations, as, for instance, votes of members, directors' powers and duties, &c., might be made compulsory on all new limited liability companies. This would confer a benefit on the commercial community by giving all such companies uniform regulations. I also think that the compulsory publication (not registration) of balance-sheets and of profit and loss accounts is not too great a price now to exact for the privilege of limited liability. The objections do not seem to me sufficient to outweigh public interest, and I think that if publication were compulsory on all, the objections would, to a great extent, disappear. A consolidation of all the Companies Acts would doubtless be convenient, but even consolidation, in my opinion, tends to crystallise the law, rendering it less elastic and less capable of adaptation to changing circumstances; while these objections have long since convinced me that codification, as distinguished from consolidation, is undesirable and alien to the instincts and requirements of our law. I am, therefore, of opinion that companies should be allowed to manage their affairs as they think best in their own interest, and should not be harassed by statutory regulations. The only condition I would enforce is the highest good faith and fair and open dealing. I have never been able to see the special wickedness of paying dividends out of capital or issuing shares at a discount so long as everything is honest and openly done. I think the laws aimed at these transactions, and to compel shares to be paid up in cash, have done more harm than good. I also agree that men of honour and means might be deterred from taking part in company management by the fear of vexatious and oppressive litigation.

tion. I think it should be presumed that persons interested in joint stock companies will act fairly and honestly, and not that they require an Act of Parliament to make them honest. While on the subject of amending the Companies' Acts, I would add that I think the Winding-up Act, 1890, should be reconsidered. In my opinion, it always has been, and is as much as ever, a mistake for officials to interfere in the winding-up of companies and administration of assets, and for a department of the Government to be engaged in collecting damages for misfeasance or calls or book debts for private individuals. I further believe that the disciplinary function of the winding-up and bankruptcy departments would be performed with more promptness and certainty if they were relieved of this administrative business, and that the Treasury might save a large annual sum if they insisted on private individuals and companies winding up their own affairs, and if effect, even now, were given to the suggestions contained in the letter written by Sir John Hibbert, the Secretary of the Treasury, to the Board of Trade, in January, 1893, which have never been answered, although the winding-up department endeavoured to answer them with a heavy blue-book. The unfair competition and interference on the part of the winding-up department in the conduct of the joint stock business of the country goes on unabated. The department continues "to undertake duties which traders could perform for themselves, and to enter into a competition outside the proper function of the State with the classes who find in such business their legitimate occupation." I think country traders and their advisers hardly realise that if they had the misfortune to be interested in an undertaking ordered to be wound up, the Act of 1890 compulsorily hands over the liquidation, for a longer or shorter period, at a most critical stage to an official receiver in London, instead of leaving it to persons in the locality and to the parties interested. As regards the Winding-up Act and also the Bankruptcy Act, 1883, it is not surprising that four-fifths of the estates in liquidation are withdrawn from official interference in favour of private or voluntary liquidation. This subject has so often occupied the attention of our Council and of our provincial meetings, that I will not enlarge upon it now, although I hope it may be discussed at this meeting. I regard with extreme admiration the expansion of trade and the employment of capital which we owe to our limited liability legislation and its splendid list of several thousands of millions of pounds in trade, to say nothing of a thousand millions in railways, and other similarly astounding totals in foreign and colonial funds and in municipal loans. I wonder where all the money came from, and whether the supply will continue during the next fifty years, and if so, what the rate of dividend or interest will be fifty years hence? At the same time I think the most ardent admirer of the joint stock system must admit that it involves some disadvantages, and it may be useful to glance at a few of these. It can scarcely be questioned that a widespread spirit of speculation and gambling has been encouraged. Very recently I noticed heavy fines were inflicted by the magistrates of the City of London on persons carrying on a gambling-house in the City of London; and in the next day's paper I noticed another case at Bow-street, in which Sir James Vaughan remarked that gambling was sapping the very vitals of the nation, and that it was one of the curses of the country. Doubtless the cheap daily papers, with their abundant supply of information on sporting and Stock Exchange topics, encourage gambling, and there may be other causes; but in my own opinion the example furnished by the very numerous cases in recent times of large or small speculative profits made in company transactions has had a very prejudicial effect. I need not enlarge on this topic. Then there is the disappearance of the individual trader before the ever-increasing army of boards and committees. In the old days a successful stand was made against land passing into mortmain or the dead hand of corporations; and, although the cases are not analogous, there may now be some similar danger for the commerce of England. The rich merchants and traders at home and abroad are becoming fewer and fewer. Business falls into the hands of companies, and is pushed without the prudence which naturally guides the man who risks his own individual capital and credit. Again, useful industries become over-capitalised. The gold discoveries of recent years in South Africa and Western Australia offered great opportunities for the profitable employment of capital. The spirit of speculation was evoked, and capital was subscribed, but the money which should have gone to productive work in those fields has so largely been absorbed in the process that the ultimate investors, taking them as a whole, and not looking only at the lucky hits, can never, under any circumstances, derive any adequate return from their investments. The introduction of the electric light a few years since would also, I think, afford another illustration of the risks to which a new industry is subjected by the facility for reckless speculation afforded by the Companies' Acts. Again, the conversion of private firms into joint stock companies is no doubt beneficial as enabling capital to remain in trade and facilitating family dispositions, but, on the other hand, a business may prosper in the care of an individual possessing talent, industry, and prudence, encouraged by the knowledge that the profit and loss at the end of the year will be all his own, and kept from rash ventures by the fact that all he has is at risk, while it by no means follows that in perpetuity the same business will prosper when conducted by persons with small personal interest and no risk. I incline to doubt whether it is good for capital to remain in trade under such conditions. The permanent investment of capital and the retention of the capital of a retiring or deceased partner, has disadvantages as compared with private partnerships and individual trading where capital circulates and passes into new channels. In the old days the retirement or death of partners made room for younger men in their turn, at their own risk and profit to build up new business and new capital; and I think that system had obvious advantages. Still less am I able to admire the union on a gigantic scale of numerous businesses under one so-called management. The system seems to me to tend to take away from trade the advantages of individual character, and energy, and to substitute mere official machinery

where no one person has any adequate personal interest or risk. Another consequence of the joint stock system is that the stream of charity and benevolence necessarily becomes contracted. In the old days, as is well seen in Sheffield, and in the accumulated wealth of the guilds and livery companies in the City of London, available for benevolent purposes, as well as in the colleges of the older universities, and in the almshouses and schools throughout the country, successful commerce and trade not only raised up rich, and even noble families, to strengthen the framework of society, but numerous endowments and noble charities were provided. Every city and town; nearly every parish, has its record of benevolence. In past days corporations were formed to promote trade and commerce and guard its privileges, to foster good fellowship, and to furnish machinery for permanent endowments and benevolences. Unfortunately this is not the object of limited liability companies. Dividends and premiums limit their horizon. It remained for the nineteenth century to create endless corporations whose only bond of union is the hope of money gain. It may be an unavoidable incident of the expansion of trade, and of the wider employment of capital, but it may be none the less to be regretted in the interest of the State and of the national character. Yet again, as regards the actual conduct of commercial enterprise, it will be obvious that in every direction the management of trade, not only in manufactures and foreign commerce, but even in such branches as brokerage, the business of that useful person, the middleman, is passing into the hands of joint stock companies. It is not in human nature for officials paid by salary, and responsible only to unknown shareholders, to show all the good qualities which, in years gone by, made a successful man in business. A manager who keeps himself honestly to his duties and makes no extraneous profits, has no great future to which he can look forward. He does not make a fortune or found a family, neither can he expect to found colleges or endow charitable institutions. The profits, if they arise, pass to sleeping partners, who have done nothing to create them beyond providing the capital, often without even any further risk, and the loss, in case of failure, does not fall on the manager. In the early days of a new trading company the management may probably rest with the persons who, by their energy and industry, have founded the business, or who have previously been successfully carrying it on, and who may at the same time participate largely in the earnings, and thus have inducements to keep up their attention, but the time may come when the share-holding gets divided out, and the experienced and skilled partners make way for others, and then it may be doubtful whether trade under the joint stock system will prosper, and show the enterprise and vigour which have distinguished our individual traders in earlier times. It seems to me quite possible for legislation permanently to lower the national character if it tends to deprive commerce of the high spirit of enterprise and individual honour which was the glory of our merchant princes, and to do away with the bold spirit of adventure on which our commercial greatness has been founded. Formerly our trade was extended, fortunes were made, and rich houses founded by men who risked all they had in commercial ventures. Yet, again, corporations do not enjoy a good reputation for being over-scrupulous. It is unfortunately true that men join others in acts of which as individuals they would be ashamed. The reason would seem to be that divided responsibility lulls conscience to sleep, or that individuals hesitate to speak out and to oppose or criticise one another on moral grounds, or to assume to be better than their neighbours. Whatever the explanation may be, the fact remains, and indicates to my mind a danger to which commerce is liable in the hands of joint stock companies as compared with individual traders. One of the conditions, then, which I venture to think might be imposed on all new limited liability companies is a reserved liability in favour of creditors, not to be called up except in liquidation nor for adjustments among shareholders *inter se* unless they so determine beforehand. In return for limited liability I think that the shareholders should always have some further risk. Debenture loans or special contracts might, if desired, contain a clause freeing shareholders from liability, as many life insurance policies now do. But in the absence of special contract, every creditor should have the benefit of the rule of law that sharing profits carries some liability. In this way the fully-paid share as to new companies would disappear. The next condition I would impose on all limited liability companies is that mortgages of floating movable property and of future assets, and of uncalled capital, should be illegal. At present, companies not only enjoy the statute-made privilege of limited liability, but they are able to create, and, as a common form, do, in fact, universally create, floating mortgages which divert the common property if the company stops payment—a thing not allowed to an individual, and which the law would, I apprehend, at once set aside but for the statute. It is generally said that such mortgages ought to be registered in some public office. But I think that this remedy does not go far enough and would lead only to officialism and to the setting-up of costly registers, which would be seldom resorted to, and that the relief would be illusory. I venture, therefore, to suggest for your consideration the conclusions that the State has a greater interest than either shareholders or creditors in the good conduct of joint stock company business, and that the system of limited liability has attained such gigantic dimensions that it will bear even a little contraction with advantage in favour of creditors, and, if possible, in favour of the individual trader working for his own profit. I by no means expect that you will all agree with my remarks. They are merely my individual opinions, and do not, in any sense, pledge my colleagues or the society.

INCORPORATED LAW SOCIETY.

In conclusion, I have a few words to say as to our society. It has never been stronger in numbers or influence than at present. Year by year it echoes more fully the voice of our branch of the profession, and draws more close the union between its town and country members. But we have not yet reached the goal of our ambition, which is that substantially every practising solicitor should be a member of the Incorporated Law Society.

The small annual subscription need not deter, if only solicitors would give a little thought to the benefits which the society secures and the work it does. I venture to suggest that firms should not be content unless all the partners are members. When we last met in Sheffield our members were less than a third of the total number of solicitors. They are now more than half of the total number. It is a great merit of the society that it is entirely a voluntary association, without coercion or compulsion of any sort, and I would earnestly urge all solicitors to enrol their names as members. I am very glad to be able to tell you that the resolution which was passed in the House of Commons in May last by a majority of ninety-five, was followed by a vote of £2,500 in aid of the expenses incurred by the society in fulfilling their duties under the Solicitors' Act, 1888, and that this sum has already been received from the Treasury in respect of the current year. It is in the nature of an annual vote, and is satisfactory not only as relieving the voluntary subscriptions of the members from an unreasonable burden, but also as a substantial recognition of the manner in which the duties are carried out. Indirectly, too, the vote recognises the other public duties performed by the society. The special taxes and certificate duty paid by solicitors are, as you well know, heavy. They amount to not less than £120,000 per annum, a circumstance which supported our case that the expenses incurred by the society in the performance of its public duties should not fall on the voluntary subscriptions of its members. Our accounts and estimates underwent a close examination in 1896 in connection with the appeal to the Chancellor of the Exchequer, and they have again been scrutinised during the present year; and although the amount voted probably falls short of the actual expenses of the society—to say nothing of the time gratuitously rendered by the members of our Council, who constitute the statutory tribunal under the Act of 1888—it is a subject of congratulation that the Government and the House of Commons have substantially recognised the work done, and the society owes much in this respect to the untiring energy and tact of our late presidents, Mr. Budd and Mr. Addison. We have inherited from our predecessors a valuable hall and property in Chancery-lane, estimated in our books at more than £150,000. The building has not been enlarged for many years, and extensive additions are needed if the society is to keep pace with its growing requirements. For some years the Council has been obliged to hire examination rooms outside the building. Money will be needed for these additions and improvements, the existing mortgage must be discharged, and a building fund must be raised. Although the society has increased tenfold in number and importance since its members in 1825 raised £50,000 and endowed it with its site and buildings, it would probably now be impossible to look to private subscriptions, and a proposal was some time since thrown out that a series of debentures should be issued among the members at a low rate of interest. It is thought that these debentures would be readily taken up, being amply covered by the intrinsic value of the property, and that in future years some of them might possibly find their way back into the possession of the society, for the permanent benefit of the profession, and in emulation of the spirit of munificence which the founders of the present Hall showed seventy years ago.

SOLICITORS' BENEVOLENT ASSOCIATION.

It seems to me natural to add a plea for charity. Closely associated with our society are the Solicitors' Benevolent Association and the Law Association. The directors of these charities hold their monthly meetings in our Hall. They are well known to all as leading solicitors practising in the country or in London. The claims of these societies on the sympathy and support of our members are too strong to need any recommendation from me. I know of no better charity for the members of our profession than to assist and to interest themselves in the work of our colleagues, the directors of these associations, who devote their time to the arduous duty of applying the funds to the relief of the necessitous members of the profession and their families. They assure us that the sad and genuine cases which come before them are more numerous than ever, and far outstrip the means at their disposal—cases of need for the necessities of life, to say nothing of sudden poverty cast upon persons who have known better days. The Solicitors' Benevolent Association holds its annual meeting here to-morrow morning at 10 a.m., and renders its accounts as usual on this occasion; and I could wish that every member here present to-day would support the charity with their presence. The profession has in the past generously supported the Association, and I hope that the number of its annual subscribers may ever go on increasing. The Law Association also does most excellent work, and is very deserving of assistance. Indeed, the two charities are so cognate in their objects that it is matter of regret that there should be any difficulty in the way of their amalgamation.

VICTORIA PENSION JUBILEE FUND.

You will all have noticed that the Victoria Pension Fund, the society's memorial of the completion of the sixtieth year of Her Majesty's reign, to which our late President, Mr. Addison, devoted so much personal effort, has been generously received throughout the profession. The donations, which have been acknowledged in the legal newspapers, have reached nearly £8,500. The fund will be handed over as a permanent and separate endowment, under the management of the Solicitors' Benevolent Association, to provide pensions for necessitous members of the profession and their families, and I trust that in long years to come the Victoria Law Pensions may gladden the heart of many a deserving annuitant. Hopes were entertained that the fund might reach £10,000, and it is by no means too late for additions, as the list is kept open until October 15, in order that the opportunity of this present meeting might be used to make the fund still more widely known. I earnestly recommend this fund as a charity which for all time will relieve need with the least pain to the recipient, as a tribute of loyalty and affection for our Queen, and as a thank-offering for her unexampled reign.

At the conclusion the President suggested that any discussion upon the question of joint-stock companies should be deferred until after the reading of Mr. Simmons' paper on "Debentures" on Thursday morning.

Mr. COLIN SMITH (vice-president of the Sheffield District Incorporated Law Society) moved a vote of thanks to the President for his able and interesting address.

Mr. W. SMITH (Sheffield) seconded the motion, which was carried with acclamation, and

The President briefly acknowledged the compliment.

NEXT YEAR'S MEETING.

Mr. O. F. DANIEL (Ramsgate, president of the Kent Law Society), on behalf of the Kent Law Society, invited the Society to visit Dover next year.

The President said that, following the usual course, the Council would consider the matter on their return to town.

LAND TRANSFER.

Mr. G. E. LAKE (London) read the following paper, entitled "Land Transfer Act, 1897," which had been prepared by Mr. B. G. LAKE (London):—

By the passing of the Land Transfer Act, 1897, another stage has been reached in a long-standing controversy. For some ten years efforts have been made to extend and make generally compulsory the system of registration of title to land established on a voluntary basis by the Act of 1875. These efforts were, until the present year, directed to the establishment over the whole country of a new and comparatively untried system of conveyancing, without any attempt to make it generally convenient and adapted to the ordinary requirements of land dealing, and with the almost avowed object of withdrawing all conveyancing from the hands of solicitors who have been carefully trained to conduct it, are heavily taxed for the privilege of doing so, and necessarily know more of the difficulties to be confronted, and the requirements to be met, than any other class of men. Such a measure as the Land Transfer Bill was naturally and properly regarded by solicitors from two different aspects. First, from the public point of view, or how it would, if passed into law, affect landowners and dealers in land for whom solicitors usually act; secondly, from the professional point of view, or how such a measure would affect solicitors as a body. In dealing with the subject from the first point of view, solicitors were bound, in the exercise of their ordinary duty, to point out and enforce the objections to the measure, the complications to which it would give rise, the officialism which it would introduce into all dealings with land, and the additional delay and expense which it would probably involve. This duty performed, the decision as to the policy of the change became a matter for the Government of the day, with whom it would rest to determine whether the objections urged and substantiated outweighed the advantages which would in their opinion be secured. It cannot be said that this duty has not during the last ten years been fully performed by solicitors acting through the various law societies. By published reports, by interviews, by public speeches, by all available means, the ill-considered nature of the proposed change, the absence of proper provisions for conducting land business with despatch, economy, and convenience, and the extent to which officialism was sought to be introduced, were pointed out and enforced. Finally, a Parliamentary inquiry was granted, and, with the active assistance of solicitors practising in the country as well as in London, the justice of the objections urged was fully established. In the present year the Government adopted a more reasonable course, and took into its confidence conveyancing counsel and solicitors who had long been conversant with the subject. With their aid a Bill was framed which conceded almost every objection which the various law societies had urged, and proposed to so limit the compulsion which the Government deemed an essential part of the scheme as to make it an experiment by the result of which the new system would stand or fall. During the progress of the Bill through Parliament considerable modifications were introduced, but all in the same direction—namely, to give increased flexibility to the system of registration of title, and to limit and define the conditions under which the experiment was to be conducted. It is not necessary in this paper to give a detailed summary of the provisions of the Act. (1) They are probably familiar to most of my hearers, and I confine myself to Part III., which establishes compulsion. This is only to come into operation on a sale of freehold land within the prescribed area; mortgages, settlements, wills, leases, &c., are not affected unless and in so far as they deal with land previously on the register. The area within which registration is to be made compulsory is to be defined by Order in Council, and before any such order is made, a draft is, six months previously, to be submitted to the council of the county which is to be affected. Within three months after receipt of the draft, the county council, at a meeting specially summoned for the purpose and at which two-thirds of the whole number of the council are present, may by a simple majority resolve that in their opinion compulsory registration of title would not be desirable for the district which they represent. In that case, the order would not be made, and some other area would be selected; but if no meeting be convened or no such resolution passed, the order will in due course become effective, and no other order can under any circumstances be made until the expiration of three years from its date. After the expiration of three years the compulsory area may be further extended, but only to a county or part of a county the council of which, at a special meeting at which two-thirds of the whole number of the council are present, shall request such extension. The initiative will rest with the county council. There is no power to extend the area of compulsion as fixed by the first order except on their application, and it is obvious that

(1) The principal provisions will be found in the schedule to this paper.

application will only be made if the first experiment prove a success. Compulsion should not be required to introduce a measure which is put forward as convenient and advantageous, and, in my opinion, had the system been from the first properly managed, and the convenience of landowners and the public studied, compulsion would not have been needed. But the Government held the contrary view, and would not have been satisfied without an experimental trial. Each county will now determine the matter for itself. The area in which the experiment is to be tried is not defined by the Act. It was known that it would be either Yorkshire or Middlesex, in each of which registration of deeds has long been in force; and during the last stage of the measure the Government announced that the Administrative County of London (which excludes the City of London), or part of it, would be selected. The area should not be too large; and presuming that the whole of the County of London is not selected, the experiment will be tried to the greatest advantage, there being already in the county a staff conversant with the system of registration of title. If compulsory registration of title prove convenient and useful in London, it will no doubt be found equally so elsewhere, and the system will gradually be extended. Many years ago it was estimated that about 300 documents were daily presented at the Middlesex Registry Office for registration, and the number is probably much larger at the present time. But it must be remembered that of these the larger proportion relate to dealings with leasehold property, mortgages not following on or part of the arrangements subsequent to a sale, dealings with trust estates, and probates, none of which are affected by the compulsory clauses of the Act, except so far as the land to which they relate is already on the registry. Nor does it seem probable that, in the first instance, leaseholds will be brought within the compulsory clauses of the Act, though there is power to do so by rules. The pressure of business will not therefore be considerable at first, and the officials will have ample time to perfect the working arrangements. But, on the other hand, every transaction will require more time and attention than is required for the registration of deeds, inasmuch as the act of the registrar under the Acts of 1875 and 1897 is executive and not merely ministerial. Owing to the formalities required, no order can well be effective before the end of 1898, though it is probable that the County Council of London will not interpose any objection to the introduction of the compulsory system within its area. The duty of solicitors from the second point of view was clearer and more definite. They were unquestionably entitled, and in their own interest bound, to take all proper steps to defeat the attack made upon their professional position and privileges, and to secure to the public a continuance of the services in all dealings with land of a highly-trained class directly responsible to the Supreme Court, of which they are officers, for the due and faithful discharge of their duties. This also has been conceded in the present Act. Section 10 provides (following the phraseology of the Stamp Act) that every unqualified person who either directly or indirectly for or in expectation of any fee, gain, or reward draws or prepares any prescribed instrument shall incur a fine not exceeding £50, and (in this respect departing from the Stamp Act) enacts that this fine shall be recoverable before a court of summary jurisdiction in manner provided by the Summary Jurisdiction Acts. Under these words, any unqualified person who contravenes the provisions of the section can be prosecuted by any law society, which cannot be done under the provisions of the Stamp Act. Moreover, the position of solicitors is further recognized by allowing their chief society (section 22) the nomination of one of the persons with whose advice and assistance rules are to be made. These persons are the registrar, a judge of the Chancery Division, and three nominees chosen respectively by the General Council of the Bar, the Board of Agriculture, and the Council of the Incorporated Law Society. The responsibility of these persons will be very great, for they are appointed as individuals, and not as a board or committee, so that they must apparently be unanimous in their advice, and cannot act by a majority. Much will depend upon the selected judge, who will naturally be the chairman. The General Council of the Bar will presumably nominate some counsel familiar with conveyancing; and in our President (who, as the representative head of our body, will no doubt be nominated by the Council) we shall have a member thoroughly conversant with the subject, and well able to hold his own in the discussions which must take place over the rules, especially those relating to the charges to be allowed to solicitors practising in the registry. To those who, like myself, believe that registration of title is the more scientific form of conveyancing, and that, so long as it is confined to its present limited scope and no attempt is made to convert the register into a mirror of the title, it will be found convenient and therefore useful, as well as a preventive of some kinds of fraud which, though not frequent, do occur under the present system, the experiment about to be made will be of extreme interest. All that the register does is to record the name of the person or persons who is or are competent, without the concurrence of anyone not appearing upon the register, to dispose of the fee simple or, if and when the system is extended to leaseholds, the absolute interest. Except in the case of a simple transfer by an owner in fee simple to a purchaser who acquires the whole interest and provides the purchase-money, there must almost always be some subsidiary arrangement to be carried out by supplemental deeds for which the intervention of solicitors will be necessary, and upon the ready co-operation of our part of the profession the success of the experiment will largely depend. The privileges of our body have been fully recognised, but these privileges are of course given in the public interest, and carry with them duties and responsibilities. To a certain extent solicitors, as well as registration of title, are on their trial, and in our own interest, as well as in that of our clients, every effort should be made to make the experiment fair and exhaustive, and to interpose no needless or avoidable difficulties, lest it should haply be said, if the experiment prove a failure,

that the want of success was due to an organised opposition on the part of solicitors, and that their position and privileges have been shown to be inconsistent with the public requirements. Such statements were freely made in the earlier stages of this controversy, but their groundless character has been triumphantly shown by the present Act, in which almost every objection put forward by the various law societies has been recognized as valid and been met by adequate provision.

Tabulated statement showing the differences between the Land Transfer Bill, 1895, and the Land Transfer Act, 1897.

Land Transfer Bill, 1895.

Clause.

1. Compulsory area not limited and dependent solely upon the terms of an order in council.

2. Insurance fund provided by means of a special fee, for the purposes of providing compensation in certain cases.

3. Compensation to be given in certain cases, but not exceeding the value as ascertained for the purpose of the insurance fee.

The amount of compensation to be fixed by the registrar, subject to appeal to the court. A person deprived of his land by fraud or by error in the Registry might possibly obtain compensation, but would lose the land if before discovery of the fraud or error it had been transferred to an innocent proprietor.

No claim for compensation after the expiration of six years from the time when right to compensation accrued.

4. In the case of settled land, tenant-for-life to be registered as a limited proprietor, with the restrictions that all moneys must be paid to trustees or into court; and that the mansion-house might not be sold without consent of trustees or order of court; or trustees, with consent of tenant-for-life, might be registered.

All equitable interests were to be protected by cautions or restrictions to be put on by the persons entitled if they so desired.

5 to 11. Provided for the transmission on death, and the vesting of real estate in the personal representative of the last proprietor.

12. Provisions as between vendor and purchaser.

13. As to registration under a contract without conveyance.

14. Provisions for the issue of a special deposit certificate, and its effect.

15. Amendment of the law as to registered charges for future advances.

16. Amendment of Act of 1875 as to notices of lease.

17. Registration of small holdings.

18. Provisions for transfer to the 1875 Register of land registered under the Act of 1862.

19. Authorising registrar, subject to appeal to the court, to alter registered description.

20. Power to Lord Chancellor, with advice and assistance of

Land Transfer Act, 1897.

Section.

20. Compulsory area limited to one county (including county borough) or part of a county, subject to veto of the council of that county. No extension for three years, and then only on the application of a county council.

21. Insurance fund provided out of the general fees, for the purpose of finding indemnity in all cases, unless loss caused by claimant's act, neglect, or default. (Sec. 7 (3).)

7. Indemnity to be given, and no person to be deprived of land of which he is in possession or receipt of the rents.

The registrar may, if applicant desire, and subject to appeal, determine the right to indemnity and its amount. On an appeal, applicant, even if unsuccessful, cannot be ordered to pay costs.

Claim for indemnity made a simple contract debt, and cause of action to arise at the time when the claimant knows, or, but for his own default, might know, of the existence of his claim.

6. Either tenant-for-life or trustees may be registered, but restrictions or inhibitions must be entered on the register for the protection of the persons beneficially interested.

If the trustees under the deed or will creating the settlement do not do this, it is made the duty of the registrar to do so.

1 to 5 These sections, which provide for the establishment of a real representative, are substantially the same.

16. Substantially the same.

Omitted.

8. A land certificate (including office copy, lease, and certificate of charge) always to be prepared, to be produced on every dealing, not to be replaced in case of loss or destruction until after production of evidence of the circumstances and advertisements of the *London Gazette* and in *London* and local newspapers, and, if registrar require, an indemnity.

Deposit of land certificate to create an equitable lien on the land.

Omitted.

1st Schedule. The same.

19. The same.

1st Schedule. The same.

Omitted.

22. Rules to be made by Lord Chancellor, with advice and assistance of

registrar, to make rules for specified purposes under sections 111 and 112 of the Act of 1875.

21. (1) Meaning of "land."
(2) Meaning of "personal representatives."

22 and 23. Commencement of Act and short title.

Schedule containing scheme for insurance fund.

ance of registrar, a Judge of the Chancery Division, and three persons chosen by the General Council of the Bar, the Board of Agriculture, and the Council of the Incorporated Law Society respectively.

24. (1) The same, with some added exceptions as to compulsory registration.

(2) The same.

25 and 26. Similar.

Omitted, as not now needed.

Additional Provisions.

9. Provisions of C. A. 1881, sections 8, 19, 20, 21 (except sub-sections 1 and 4), 22, 23, and 24 made applicable to transfer and charges of registered land. Special powers as to charge of annuities, mortgages in favour of building societies, alteration of the terms of a registered charge, and similar matters.

10. Penalty for unqualified persons drawing or preparing any prescribed instrument.

11. Repeal of 32 Henry 8, section 2, which prohibits sales and other dispositions of land of which the grantor or his predecessor in title has not been in possession for one whole year previous to disposition being made.

12. Authorizing any person who, but for the provisions of the Act, would have obtained title by adverse possession to apply to be registered as proprietor.

13. Registrar to inquire as to succession and estate duty, and, if necessary, to enter notice on the register.

Unless so entered, or unless in the case of a possessory or qualified title the liability was subsisting at the date of first registration or included among the qualifications of the title, succession duty not to affect a *bona fide* registered purchaser, notwithstanding notice.

14. Repeal of section 83 of the Act of 1875, so far as it prohibits the registration of undivided shares, limits the number of co-proprietors, and relates to the description, &c., of registered land.

Registered land is to be described by means of the ordnance maps, with any necessary verbal particulars.

15. Provisions as to land held by incumbents of benefices.

17. Power with necessary consents to remove from the register land not within a compulsory district.

18. Enacts the minor amendments of the Act of 1875 contained in the First Schedule, the principal ones being—

That, in the absence of anything to the contrary, land includes mines and minerals;

That the provisions as to married women shall not apply to the case of any woman married on or after the 1st of January, 1883, or to property held for her separate use; and

That power is given to sever mines and minerals from the surface.

23. Provisions with regard to the Yorkshire registers.

Second Schedule providing for reduced and inclusive fees on dealings within a compulsory district.

The PRESIDENT stated that any discussion upon the matters referred to in his address, with the exception of land transfer and joint-stock companies, should now proceed.

LONG VACATION.

Mr. GRAY HILL (Liverpool) moved, "That this meeting fully concurs with the annual meeting of the Incorporated Law Society held in London, July 9th, 1897, in considering that the duration of the Long Vacation should be reduced to eight weeks—first Monday in August to last Saturday in September; and hopes that the Council will use their best endeavours to obtain the shortening of the Long Vacation accordingly." He would like the vacation got rid of altogether. He wished to impress upon the meeting the necessity of union in claiming what they wanted, and for moderation in what they asked for. Unless they agreed upon these two points they would get nothing. There were five different parties in the profession upon the subject. One wanted to retain the Long Vacation exactly as it is; another wished to abolish the vacation entirely; another wished to curtail it simply, another to retain it with facilities for administrative work, and another to curtail it with facilities for administrative work. Generally London was in favour of less interference, and the country in favour of more.

Mr. F. K. MURTON (London) seconded the motion, but did not agree with many of the premises of the mover. He had always said that it would be most unreasonable to get rid of the vacation altogether. He wanted the society to say that they did not in the slightest degree seek anything more, that this was not the thin end of the wedge, but that they were satisfied this was a reasonable time for the Long Vacation.

Mr. G. ALLEN (Manchester) referred to the large number of cases brought before the Judge in the Vacation, and thought there must be many more of an urgent character. The reduction of the Long Vacation proposed was most reasonable.

Mr. E. K. BLYTH (London) supported the motion. He would have liked a stronger reform and some provision by which the whole of the courts of the country should not be absolutely closed for administrative as well as judicial business, except in cases that could be certified with regard to which the judge could be satisfied they were absolutely urgent.

Mr. F. GREGORY (Liverpool) cordially supported the resolution.

Mr. J. MILLER (Bristol) asked what could be the effect of the resolution. The PRESIDENT said it was an expression of the opinion of the meeting, and passed as a recommendation to the Council. It did not bind the Council at all.

The motion was carried *unm. con.*

SOCIETY'S PROPERTY.

Mr. BLYTH, speaking of the suggestion in the address with regard to the issued debentures upon the society's property, moved "That this meeting approves of the issue of a series of debentures charged on the society's freehold property to raise funds to discharge the existing mortgage, and for additions and alterations to the society's buildings, and recommends this subject to the consideration of the Council."

Mr. G. E. LAKE seconded the motion.

Mr. GRANTHAM R. DODD (London) suggested that the money should be raised by terminable annuities.

The PRESIDENT said there would be no difficulty in the matter being considered by the Council. It did not need a resolution at all.

Mr. R. S. CUSHING (London) suggested the matter should be left entirely in the hands of the Council. The meeting represented only a small proportion of the entire body.

Mr. MURTON said there would no difficulty in raising the money at the council table, but the council were desirous of giving the members an opportunity of taking the debentures.

The PRESIDENT put the resolution, which, with the addition of the words, "or otherwise" after "debentures," was carried unanimously.

LAND REGISTRY.

Mr. BLYTH read the following paper, entitled "The Present Position of the Land Registry Question."

The Land Transfer Act, 1897, supplementing and amending that of 1875, has now become law; and the experiment of a compulsory register of title is to be tried in one county, which it is understood is proposed to be the County of London. The Act is divided into four parts. Part I., which applies to all real estate whether registered or unregistered, provides that it shall vest in the personal representative of a deceased owner, who is to become representative of such owner in respect of his real as well as his personal estate. Part II., applying only to registered land, contains a number of amendments of the Act of 1875, most of which were recommended by the witnesses who gave evidence on behalf of the Council of this society before the committee of 1895. Part III. provides for the compulsory application of the system to a single county, in which it is to be tried experimentally for three years; and Part IV. contains certain miscellaneous provisions such as the necessary powers to make rules. Of these I only propose to consider Part III., by which, within the selected district, deeds of grant or assignment executed by the parties, are to cease to pass any legal interest, and (in the words of the Act of 1875) "the transfer [of freehold and leasehold land] shall be completed by the registrar entering on the register the transferee as proprietor of the land transferred, but until such entry is made the transferor shall be deemed to remain proprietor of the land." (1) The compulsion to register is to take effect upon the first conveyance *on sale* executed on or after a day to be fixed by Order in Council; and the consequence of omitting to register the purchaser of land within the selected county as owner is that he will not acquire the legal estate. But this consequence will not apply, and registration is not to be compulsory in the following cases—namely, incorporeal hereditaments, mines and minerals apart from the surface,

leasehold property having less than forty years to run or two lives to fall in, undivided shares in land (which are for the first time allowed to be registered), freeholds intermixed with and undistinguishable from lands of other tenure, and corporeal hereditament parcel of a manor and included in a sale of the manor as such. It will be the duty of the legal profession to give this system, which the Legislature has decided shall, subject to the consent of the county council, be adopted as an experiment for a certain time and in a single county, the fullest and fairest trial. Whatever may be our opinion as to the wisdom of this enactment—although we may regard it as a revolution rather than a reform, involving as it does the entire abolition of the time-honoured system of transferring land by simple deeds of grant, at the very time when that system has by the efforts of successive reformers attained the extreme of simplicity and conciseness, yet as a body of law-abiding citizens, we ought frankly to accept the decision of the Legislature, and render our assistance in giving this new method the careful test of its merits which Parliament says it shall receive. If the result be to establish that it is for the public interest, it will doubtless be gradually extended to the rest of England. If, on the other hand, it be found not to realize the anticipation of its authors, but to be injurious to landowners and the public, the Legislature of this country will be able to retrace its steps, and restore to the test-county the system of transfer which for a time will have been discontinued. I propose in this paper to review concisely the position of the question, to state the arguments on both sides and the issues which will have to be decided by the statutory experiment, and to point out the course which I think we should adopt to secure a full and complete test of the merits or demerits of the new system. At the outset, I cannot help remarking that the proposal to compel British landowners to adopt the system of transfer by registry instead of that by deed, has been mainly carried to its present stage by the efforts of well-meaning theorists. Lords Halsbury and Herschell are both men of ability, who attained eminence as leaders at the common law bar, but neither of them has had any practical conveyancing experience. Lord Herschell admitted before the committee of 1895 that the only experience he had was during his pupillage with a conveyancer; and it is curious to find that both these noble lords are landowners who have not availed themselves of the existence of a registry to register their own titles. On the other hand, the almost universal opinion of practical men, whether conveyancing barristers or solicitors, many of whom have themselves tested it, is that the anticipated benefits will not be derived from the system, but that increased expense and delay will be the result, especially in the case of small purchases, which in some parts of the country constitute a numerical majority of the dealings in land. Again, the only Parliamentary committee which has investigated the question since the Act of 1875—namely, that which sat during the two sessions of 1878 and 1879, of which the late Sir George Osborne Morgan was chairman, reported strongly against the policy of compulsion. They say (1): "Your committee think it sufficient to observe that it would be very difficult to force upon every purchaser or mortgagee in this country a mode of dealing with his property, which not one purchaser or mortgagee in 20,000 adopts of his own accord. Your committee feel that in arriving at the above conclusion they are only acting upon the axiom which is laid down by the Royal Commissioners of 1868 in their report, and which they believe to be perfectly sound, that 'for an institution to flourish in a free country, it must offer to people the thing that they want.'" In his evidence before that committee, Lord Cairns, whose reforms in 1881 and 1882 have so greatly simplified all conveyancing, expressed the view (Q. 2871), that it was not right to make the adoption of the registry system compulsory, and further, that he considered it impossible; also (Q. 3057) that he deemed it neither expedient nor safe to introduce compulsion generally, and if so, that it would not be safe or expedient to introduce it into one county. Lord Cairns, you will remember, began his career of land law reform in 1873 by a Bill proposing to abolish transfer by deed and to introduce an universal register of titles. In 1874 he revised that Bill, and proposed to exempt property under £500 from the compulsion to register. In 1875 he carried the Act re-organising the existing voluntary register and allowing possessory titles to be registered without investigation. In 1879 he gave, before Sir Osborne Morgan's committee, the evidence entirely disapproving compulsion, which I have quoted. He then turned his attention to the simplification of deeds and titles, and his labours resulted in the excellent reforms of 1881 and 1882 which are associated with his name. But there is one argument in support of the compulsory enforcement of registration upon unwilling landowners which, though only an *argumentum ad personam*, I ought not to pass over, as it has had considerable influence. It has frequently been said that the only opposition is from the solicitors. The inference intended to be drawn from the statement is, not that the plan was disapproved by the class who had special practical experience, but that they opposed it from purely selfish motives, because they thought it would be less profitable to themselves. I cannot too strongly repudiate this imputation. The committee of 1879 considered and rejected the allegation as entirely unfounded. Lord Cairns in his evidence denied it. A sub-committee of the Bar Committee, which investigated the subject in 1886, and which included Lord Davey, Lord Justice Rigby, and Mr. Justice Byrne, reported that it had been proved to them that many people had tried registration and found that it caused serious expense and inconvenience without any appreciable good in return. Similar evidence was given by several eminent solicitors before the committee of 1895. This charge, whenever really examined, has been found utterly groundless, and is in truth discreditable to those supporters of a compulsory law who have put it forward.

(1) Report of 1879, p. 6.

What, then, are the real arguments by which this legislation has been supported? I quote first the evidence of Lord Herschell before the committee of 1895. He says:

1st. *Greater security.*—There is under the present system an opportunity for fraud and forgery. He thinks under a register it would not be so great, and contends that if either occurred the owner would be guaranteed by the establishment of an insurance fund.

2nd. *Expedition.*—There would be a saving of time on every sale, mortgage, or dealing with land, by reason of there not being any necessity to investigate the title anew on each occasion. By the issue of Mr. Brickdale's report on the German and Austrian systems as a Blue Book, an argument in support of this saving of time may be considered to be advanced from the great praise of the Prussian system and the statement that in Prussia "a transfer may be carried through in from three to ten days, or even within the compass of a single day." (1) It should be mentioned that this only applies to Prussia, where the service of notices by the registrar is dispensed with, the parties attending personally at the registry. In Austria and Hungary from thirty to sixty days' interval is requisite before registration can be completed, during which notices are sent out by the registrar to all parties.

3rd. *Reduced cost.*—It is contended that the cost and expense upon a transfer would consequently be considerably reduced, and some supporters have suggested that lawyers could be dispensed with. Here, too, Mr. Brickdale's report (2) must be understood to support this argument by the quotation of the land registry fees and the notarial fees, which are on a much lower scale than in England.

I now give the reasons of those who hold an opposite view:

1st. *Fraud and forgery.*—A good deal of evidence was given before the committee of 1895 to show that fraud and forgery are very rare. Two cases—the Dimdale and Toward frauds—are mentioned, which might have been prevented by a registry; a third—the Roupell frauds, sometimes quoted with them as an instance of frauds under the present system—would have been facilitated by a registry, as they were effected by means of the forgery of a will by a man in a good position who was for some years a Member of Parliament. On the other hand, the cases of fraud and falsification of a register, which are therefore entirely due to a registration system, are far more numerous. It is known by a Parliamentary return that the Bank of England has lost considerable sums by forgery. The Robson frauds on the Great Northern Railway Co., the Redpath frauds on the Crystal Palace Co., and the Pullinger frauds on the London Joint-Stock Bank, were entirely due to the existence of a register under the charge of a salaried registrar. The frauds of Peterson, a deputy-registrar of the Queensland Land Registry, show that a land register introduces a new method of fraud in place of that which it displaces; and if frauds are committed by its means, they may be—as in Queensland—perpetrated on a wholesale scale, while the existence of an indemnity fund is no sufficient answer to the objection, as it merely transfers the loss from the individual to the landowners of the country without effecting any actual saving. If, too, the view of the Judicial Committee in *Gibbs v. Messer* (1891, A. C. 248) be permanently adopted, the indemnity system would be an entirely inadequate protection to the individual. In that case, a mortgagee who had advanced money on the faith of the register was held disentitled to compensation under Australian law because the fraudulent mortgagee had carried through his fraud in a fictitious name. As to the extent of frauds in Germany and Austria under the register system, Mr. Brickdale's information is not very full. In Austria, where, as he tells us, (3) "the precautions adopted to prevent fraud are more stringent than in Germany, and appear on the whole to exclude the risk of fraud more effectually," there were 1,500 cases of fraud in twenty years (viz., between 1850 and 1870), a great many of which were forgeries by a husband of his wife's name. As to Prussia, he does not give us any figures. There, it will be remembered, Austrian precautions are not required, the service of notice is dispensed with, and the parties (or persons purporting to hold their powers of attorney) can, by attending at the register, carry through a transfer in a single day. It seems to me that this system is almost an inducement to fraud, and the description of it by Mr. Brickdale would almost lead us to dread its adoption. And Mr. Brickdale tells us—though he does not give the aggregate amount of fraud—that most, if not all, of the cases in which he heard of the registrar's liability for negligence were in Germany, and mentions a case of forgery in the Court of Appeal in Prussia (4), where the registrar was held liable for not having compared a forged signature with a genuine one in the office. But the registrar would not, he says (5), be liable for acting on the information of his subordinates. And it is difficult to see how negligence can be shown where a transaction is carried out by fraudulent identification of a personator or the production of a forged power of attorney. Upon this question Lord Cairns, in his evidence in 1879 (6), expressed himself very strongly. He considered that the quantity of fraud and forgery shown to have existed was so very small that it did not justify an universal registry system either of deeds or titles, and that the cost of the system considered as an insurance was a hundred times the loss insured against. And the inference from his evidence is, that he considered the Middlesex Registry was useless and ought to be abolished.

2nd. *Mistake.*—The institution of a registry introduces an entirely new danger, from the fact that the registrar, whose entry in his register operates to transfer the land, is a total stranger to the parties and the property transferred. This cause has led to much litigation in register countries, as the mistake is often not discovered until by the death of parties it cannot be corrected. In his evidence before the committee of

(1) Report, par. 47.

(4) *Id.*, par. 57.(2) *Id.*, para. 78-84.(5) *Id.*, par. 58.

(3) Report, par. 60.

(6) *Id.*, Q. 2608, of seq.

1895 (Q. 2555) Mr. Lake tells of a case which occurred in the English Land Registry, where the land of one man was by a mistake of the registrar and without fraud vested in another, and the greatest difficulty found in correcting it, by a re-transfer to the right owner from the devisees to the transferee in error—a correction which required fifteen months to accomplish. In Germany much litigation arises from this cause. I have been able to obtain particulars of five cases from the reports of the highest court of appeal in which mistakes of the registrar led to long litigation. Time precludes me from giving these cases in detail; but the description of the mistakes will show how easily they may occur. Case 1 (1) was due to the registrar registering the figure 86 as 36. Case 2 (2) to the whole of a plot being registered as transferred instead of a portion (a similar mistake to that described by Mr. Lake as having occurred in England). Case 3 (3) to the ownership of a plot being by an accidental mistake of the registrar entered twice, on different pages of the register, with the result that a mortgage registered on one page was not discovered by a subsequent mortgagee who inspected the other page, and advanced his money on the faith of the property being unincumbered. Case 4 (4) arose from the registrar accepting and registering a transfer from heirs before their title as heirs was complete, and case 5 (5) from the registrar registering a mortgage of settled land without the consent of the competent court. A transferee for value was consequently held not entitled to it, though he had taken it in reliance on the register. As appeals in Germany may be carried through three successive courts, this record of cases which went to the final court at Leipzig will give some idea of the much greater amount of litigation due to this cause which was not carried beyond one of the lower courts. Further, we learn from Mr. Brickdale's report (paragraph 385) that in the remoter parts of Germany errors have been discovered to such an extent that in some districts it is even contemplated to reconstruct the books *ab initio*, though he claims that they have been found correct "where the people are generally intelligent." I should like to mention one other case which I find in the reports of one of our register colonies—Natal—which is singularly instructive. (6) A., a colonist, who had returned to England, sold in 1882 his only piece of land at Natal to B., the owner of adjoining land, who had also come home. The proper forms, which included a power of attorney from A. to transfer the land, were executed and sent out to B.'s agent (not a lawyer), who lodged them in the register office and paid the transfer fees, but omitted to complete the transfer by his final signature as attorney, with the result that A. remained on the register as owner. The land remained vacant, and A. died in 1887. In 1895 the solicitor of C., the owner of the land adjoining on the other side, found A. still registered as owner, communicated with his widow, and obtained a power from her (she being ignorant of the sale to B.), under which he took out the necessary representation and sold on her behalf to C. The litigation led to a division of opinion in the court. Three judges, in long and elaborate written judgments, held B. entitled to rectify the register and regain possession, while the Chief Justice held C. entitled to retain the land which he had bought on the faith of the register. The whole litigation was due, first, to mistakes in the office of the registrar, and secondly, to the entrusting of a legal business to an inexperienced and non-legal agent.

3rd. *Expedition*.—The belief of the theoretical reformers that the investigation of titles is still as long and tedious a business as formerly, and leads to serious delay, is an entire misapprehension. They seem unable to realize the fact that since the reforms of 1881 and 1882 the old lengthy abstracts have almost disappeared. As regards the existing system, returns collected from different parts of the country were laid before the committee of 1895, shewing that of 1,270 transactions, 1,025, or 81 per cent., were completed within a month, a large proportion being carried through within a week or ten days. Only 245, or 19 per cent., exceeded a month. It was further proved that a very large majority of the conveyancing transactions of the country is of small plots of land or cottages purchased by working-men and others, and that these are generally carried through within a day or two. On the other hand, a considerable quantity of evidence embodying the practical experience of practical men, shewed that matters carried through in the Land Registry required several weeks, or even months, and that the effect of employing the office has been to greatly delay the completion of business. The argument put forward from the experience of the Prussian system leads to a similar conclusion when examined. Mr. Brickdale tells us that in Prussia, where the parties attend the register office (and the register offices are there local, the districts having an approximate radius of fifteen miles), a matter may be carried through in from three to ten days. This assumes that the title is a perfectly simple one, that both parties live on the spot, and no precautions by way of notice are adopted. Of course, under such circumstances that could be easily done; but by the English system it could be effected quite as promptly. On the other hand, if the parties reside at some distance from the register office, and if the land be charged or encumbered (the facility for which Mr. Brickdale claims as an advantage) the parties as well as the holders of any registered charges must either travel up to the register office, or send powers of attorney to other persons to represent them. This, of course, means additional delay, trouble, and inconvenience. That the people find the register and its enforced journeys a great and unnecessary annoyance may be inferred from the fact which Mr. Brickdale tells us (paragraph 290c) that unregistered sales frequently take place, which only become known to the registrar from the reports of the Cadastral survey office. He then writes to the parties, who come up and attend him, and the register is brought into accordance with the facts. The transfer of settled land in Germany is so difficult that it is almost

inalienable, except small pieces, which may be sold on the certificate of a body called a general commission "that the sale will not injure the property." Substantial portions can only be sold by leave of a special court, and with consent of remaindermen (1). Turning now to Austria, we find the rules require from thirty to sixty days' notice before a transfer can be registered. If this plan were to be adopted in England the compulsory delay would in every case be so great that it would soon become intolerable. Yet, as a matter of precaution and safety, consequent on being a public official to whom the parties are strangers, the English registrar has adopted a system of notices which probably accounts for some of the delay in his office. For example, in a case where a probate containing a simple devise of land was carried in with a request to register it, he held himself precluded from doing so till he had sent notices by post, first to the testator to verify the fact of his death, and secondly, to the heir at law to ascertain whether he meant to dispute the will.

4th. *Cost*.—It cannot be disputed that the establishment of a register office or offices to carry out what at present people do for themselves means a heavy capital outlay and a large annual expense. The English Land Registry Office does not pay its way, and has only been saved from being a heavy burthen on the country, first, by obtaining the fees receivable under the Land Charges Act, 1888; and secondly, by the transfer to it of the Middlesex Registry of Deeds. In Australia this burthen is accepted, and the fees charged are nominal. In England it has always been assumed that the cost must be thrown upon the land, and the fees for registry are framed with that object. Lord Cairns, in 1879, told Sir G. Osborne Morgan's committee he considered them "infinitely too high"; (2) notwithstanding which, they were largely raised in 1889. On the registration of a transfer of land, the fee in respect of property valued at £10,000 was fixed at £13s. 6d. in 1875, but raised to £14 in 1889. The office charges for registration of a mortgage or transfer of mortgage of similar amount were fixed at 11s. 6d. in 1875, in 1889 at £14. All the expenses of these establishments must fall either on the land or the nation. In Prussia we find, from a report of a special committee of the Prussian Department of Justice, that the annual receipts for registration fees are 8½ million marks (£425,000), the expenditure 11½ million marks (£587,500), shewing a loss of nearly 40 per cent. on the fees received. This is exclusive of cost of buildings or incidental expenses. But the English cost must be vastly larger if applied generally. In Germany the salaries to the local judges who act as land registrars begin at £120 and rise after thirty years' service to £300. On the other hand, our land registrar receives £1,800 per annum, besides an assistant registrar receiving £900 per annum, while other expenses would in England be much larger than in Germany. It is supposed that this might be saved by a reduction of legal costs. But it appears by the evidence of 1895 that a large number of conveyancing transactions are carried through for a commission of about 1 per cent.—a similar remuneration to what a broker receives on a sale of shares in the market. If conveyancing be further simplified on the lines of Lord Cairns' reforms—a plan which, as I shall presently explain, has been adopted by the Council of the Incorporated Law Society—less work would be required to be done on each transaction, and the commission at present fixed for conveyancing business would necessarily and rightly be revised. These, then, are the arguments for and against the application of compulsion to landowners who do not voluntarily make use of the registration system. The Council of the Incorporated Law Society retain their strong objections to a compulsory law on the ground that if the system be as beneficial as its advocates contend it is, it ought to be able to make its own way, and that landowners do not require force to make them adopt it if it prove really advantageous and economical—that (to quote Mr. Brickdale's own language), (3) "compulsion is either unnecessary or it is unjust." But the preponderance of opinion in Parliament in favour of trying a new system was very great. It was led by the present and the late Lord Chancellors, acquiesced in by every member of the House of Lords, and supported by many of the most influential barristers in the House of Commons. The Council therefore feel that by recurring from the promoters of the Bill that the compulsory clause should be only experimental, and should be tried as such within a single county, such trial to be with the consent of the county council, and not to be extended for a period of three years, they were adopting the wisest course in their power. Had they continued their absolute opposition to the Bill, a far more objectionable measure in lieu of an admittedly tentative experiment might have been passed. In addition to the course adopted by the Council with respect to the registry question, they have also secured the introduction into the House of Lords by Lord Davey of the alternative plan for the simplification of conveyancing, the outlines of which were laid before the Committee of 1895, and which has been drafted by Mr. Wolstenholme. By this plan, which is a further development of Lord Cairns' reforms of 1881 and 1882, interests in land are divided into estates and fiduciary interests, the former being the only subjects of transfer as between vendor and purchaser. The estate owner is defined to be the owner of the estate in the land subject to terms, to the interest of occupiers, and to other paramount rights. He may be a tenant for life who, under the Settled Land Act, 1882, has now the power to dispose of land subject to the protection of trustees who receive the purchase-money. Or he may be the owner of a leasehold interest, or a rent-charge, or easements. Fiduciary rights will not affect a purchaser or require investigation, so that inquiry into intricate or complicated titles will be rendered unnecessary. But they may be protected by the registration of cautions or inhibitions registered in the same way as judgments. Abstracts will be so simplified that they will be even shorter than the registers of which examples are given in the appendix to Mr. Brickdale's report. In simple

(1) Reports of the Supreme Court in Civil Matters, Vol. 23, p. 307.

(2) *Ibid.*, Vol. 20, p. 297.

(3) *Ibid.*, Vol. 13, p. 247.

(4) *Ibid.*, Vol. 26, p. 216.

(5) *Ibid.*, Vol. 24, p. 226.

(6) "*Begthell v. Crowley & Another*," 17 Natal Law Reports, 179.

(1) Report, par. 217-220.

(2) Evidence of 1895, Q. 2019.

(3) Brickdale on Land Transfer, p. 51.

cases the production of the last deed accompanied by an official certificate of no inhibitions or cautions will be generally accepted as a good title. The preparation and rettlement in technical language of this really simple measure of reform is an important step in advance. It does not attempt to apply compulsion to landowners to adopt an unwelcome system. It follows the lines of reform adopted by Lord Cairns when he abandoned the despotic theory of compulsion in favour of the more practical method of simplifying deeds and titles, and has been settled by his chief assistant. If Mr. Wolstenholme's plan be adopted, I believe it will lead to a real, permanent, and satisfactory reform of the laws relating to the transfer of land. In conclusion, I wish to suggest the course to be adopted to secure the thorough testing of the questions which are to be the subjects of the impending experiment. I think that the legal profession should assist the Council of the Incorporated Law Society to secure full and complete returns of all conveyancing transactions within (a) the county selected for the registry; (b) a selection of mercantile, mining, and agricultural districts not included within that county. Such returns should be framed in such a manner as to secure the best possible information upon the safety, the expedition, the convenience, and the cost of the two alternative methods of transferring land. Parliament will then have to decide upon the desirability of extending or repealing the compulsory enactment now on its trial. I trust that the advocates of both sides will lay on one side their theoretical views and be prepared to form a dispassionate and impartial judgment upon the facts which will then have been ascertained. The ultimate decision will have a wide and far-reaching influence on the future welfare, not merely of the landed and agricultural interests, but of all classes of the inhabitants of this kingdom.

LAND TRANSFER ACT.

Mr. R. L. DEVONSHIRE (London) read a paper written by Mr. J. S. Rubenstein upon the "Land Transfer Act, 1897," which we regret we are compelled to hold over till next week.

Mr. JOHN HUNTER (London) spoke of the reasons which had induced the Council to oppose the various Bills which had been put forward, and why they had withdrawn that opposition to the Act of 1897. He pointed out in some detail the difference between the Act of 1897 and the Bills which preceded it; and argued that it was in many respects an improvement. The proper course would have been to have left the Act voluntary, and to have seen whether the amendments to the Act of 1875 were sufficient to induce people to make use of it. However, the governing bodies had been so persistent on both sides in political parties in pressing forward the scheme for compelling people to use this scheme for the transfer of land, that the Council thought it hopeless to oppose the attempt to enforce compulsion. The Council believed, and he believed that everybody present would believe, that the old system of transfer by deed would be better adapted to their interests than the registry system. He moved: "That this meeting recommends the active promotion of Mr. Wolstenholme's Bill to simplify the title to the transfer of land, and requests the Council to endeavour to have the Bill brought into Parliament during the next session." That Bill was carefully considered by the Council, and drawn by Mr. Wolstenholme, and it had had the approval of Lord Davey.

Mr. BLYTH seconded the motion. Although Mr. Wolstenholme's bill looked perhaps a little complicated on its face, yet it was really a very simple and very practical reform, which would work out practically, with protection to all fiduciary interests which thought it necessary to require protection.

Mr. J. T. ATKINSON (Selby) spoke in opposition to the Act.

Mr. W. J. FRASER (London) urged that the scheme should be tried over a limited area.

Mr. R. ELLIOT (Cirencester) asserted that the Council had fought against registration for many years, in the belief that they were acting in the best interests of the public, but they were practical men, and every one would recognize that political exigencies must be considered. The chances of continuing opposition to a project of this kind were nil.

Mr. W. C. LORD (Manchester) pointed out that it was a reflection upon the Legislature that, after hammering at the scheme for ten years, it had not dared to put it into force, but had thrown the duty upon the county courts.

Mr. H. HUGHES (Sheffield) said that Yorkshire had opposed the measure because the solicitors felt that the system of officialism must be a failure in the end.

Mr. GRAY HILL asserted that the Council had been acting on behalf of the public, and the result was that the Act, as passed, was in as favourable a form for carrying out a system of registration as any act could be made, and if this act did not succeed no act would ever do so. The laity who knew nothing about the matter were all in favour of registration, and what was the use of solicitors continuing opposition against forces which were stronger than their own. The best thing to be done was to bring before the public a scheme which was better, and that was Mr. Wolstenholme's Bill.

Mr. R. S. CUSHING (London) urged the desirability of bringing pressure to bear upon the London County Council to satisfy them that registration was not wanted at all.

Mr. DEVONSHIRE said that, though he had read Mr. Rubenstein's paper, he did not wish to be identified entirely with it. He opposed the resolution in so far as that it proposed the introduction of the measure at once, and thought it would be better to wait for some time.

Mr. J. ADDISON (London) said the council knew that a Bill, which was very much more drastic, had passed the House of Lords, and in that House they could not get anyone to give them the slightest hope of opposition. They consulted members of the House of Commons who were on the council, and knew that the Government were pledged to bring in the measure. As a result there was a very large preponderance of opinion in the council that, although they did not believe in the system, they must permit the Bill to

pass, with the restriction that it should not be applied against the vote of the county council. He did not understand that they had abandoned the right to seek to influence the county council.

The discussion was continued by Mr. JOHN MILLER (Bristol), Mr. W. J. M'LELLAN (Rochester), Mr. J. S. BEALE (London), Mr. J. COOPER (Manchester), and Mr. MELVILLE GREEN (Worthing), and eventually

Mr. W. J. FRASER (London) moved a resolution to the effect that in the event of the experiment being tried in the metropolis the meeting was of opinion that the proposed area of the whole Administrative County of London was too large.

Mr. MUNTON seconded the resolution.

Mr. J. BRAILSFORD (Sheffield) moved to proceed to the next business, which was carried.

[Mr. Munton's paper on "Dilatory Defences" was not read, being adjourned to Thursday morning.]

CONVERSAZIONE.

The reception and conversations held at the Cutlers' Hall was carried out on an elaborate scale, all the rooms being brought into use. The Duke of Norfolk and Mrs. Colin Smith received the guests in the ante-room. The large banqueting hall was used for promenading, and Mr. John Peck's band gave an excellent programme of orchestral music. In the drawing-room the Field-Fisher Quartette proved a great attraction. Supper was served in the old banqueting room, whilst the front room was used as a buffet. The invitations numbered about six hundred, including the whole of the visitors and many prominent citizens.

THURSDAY.

Papers were read on "Dilatory Defences," by Mr. F. K. Munton (London); "Debentures: Their Registration and the Limitations of their Issue," by Mr. H. S. Simmons (London); "County Courts," by Mr. E. J. Trustram (London); "The Non-competency of Prisoners as Witnesses," by Mr. W. P. Fullagar (Bolton); "Libel and Slander," by Mr. G. R. Dodd (London). We learn by telegraph that in the discussion on Mr. Munton's paper a motion by Mr. Melville Green was carried to the effect "That the procedure under the Summary Procedure on the Bills of Exchange Act, 1855, should be restored in the Queen's Bench Division." In the discussion on Mr. Simmons' paper, Mr. Addison said that each company should be required to keep an accurate record of its obligations which should be open to the public; but he did not like establishing registries under control of Government Departments. A general consensus of opinion to this effect was expressed by the meeting. In the discussion on Mr. Fullagar's paper, a motion by Mr. Addison was carried "That in all criminal proceedings accused persons and their wives should be competent witnesses, but should not be compellable to give evidence." In the discussion on Mr. Trustram's paper, a motion was carried as follows: "That while there are many other matters connected with county courts which call for attention and reform, this meeting concurs in the resolution passed by the Annual Provincial Meeting in 1888, recommending to the Incorporated Law Society that the county courts should be annexed to the High Court; that the salaries of the county court judges in populous districts should be increased; and that to lighten the routine work the summary procedure under High Court order 14 should be extended to county court default summonses over £10." We shall next week give a full report of the proceedings.

LEGAL NEWS.

OBITUARY.

Mr. H. S. HARVEY, solicitor, of the firm of Messrs. Alsop, Stevens, Harvey, & Crooke, of Liverpool, met with his death on Thursday last week by a sad accident, having been killed while looking out of the window of a railway carriage by the projecting side-lamp of a stationary train. A singular thing connected with Mr. Harvey's death is that it happened nearly on the anniversary of the death of his father—one of the best known and highly-respected men in Liverpool—who was killed on the 1st of October, 1890, on the same railway at Mersey-road Station. Mr. Harvey was the son of the late Mr. Enoch Harvey, and was educated at Rugby. After leaving school he was articled to a firm of solicitors in Birmingham. He joined in 1886 the present firm, which was then known as Harvey, Alsop, & Stevens. After his father's death the firm was continued, the son taking an active part in the business. Mr. Harvey, says a Liverpool paper, was very much liked by all who came in contact with him, owing to his friendly and kindly disposition. He did not take a very prominent part in public life, but for some time he acted as secretary of one of the local Liberal Unionist associations.

APPOINTMENTS.

Mr. MELBOURNE MCGAGGART TAIT, Q.C., Chief Justice of the Superior Court of the Montreal District of the Province of Quebec, in the Dominion of Canada, has received the honour of knighthood.

Mr. JOHN HAWKINS HAGARTY, D.C.L., late Chief Justice of the Province of Ontario, in the Dominion of Canada, has received the honour of knighthood.

CHANGES IN PARTNERSHIPS.

DISSOLUTIONS.

EDWIN LAVERACK and EDWIN ARTHUR LAVERACK, solicitors (Laverack & Son), Kingston-upon-Hull. Sept. 30. The said Edwin Laverack having

retired from the said business, which will in future be carried on by the said Edwin Arthur Laverack on his own account. [Gazette, Oct. 1.]

THOMAS WILLIAM PALMER and ALBERT EDWARD ROBINSON, solicitors (Palmer & Robinson), 19, Charles-square, Hoxton. Sept. 30. In future such business will be carried on by the said Albert Edward Robinson under the same style of Palmer & Robinson.

JOHN JOSEPH YATES and EDMUND LEACH, solicitors (Yates, Johnson, & Leach), Liverpool. Oct. 1. [Gazette, Oct. 5.]

GENERAL.

The *Jewish Chronicle* understands that Mr. Justice Ridley, the vacation judge, in arranging to sit on Friday instead of Wednesday this week, which was the Jewish Day of Atonement, was good enough to have regard to the convenience of Jewish barristers, solicitors, and parties interested in cases which would in the ordinary course have been in the judge's list on Wednesday.

The annual meeting of the Incorporated Society of Law Agents in Scotland was held in Dundee on Thursday week. Dr. Barty, of Dunblane, was re-elected president. In his opening address Dr. Barty said the community generally was opposed to the present system of inquiries with reference to Scottish private Bills. That system involved great and unnecessary expense, a needless double inquiry by both Houses of Parliament, and the impossibility of men of moderate means defending their lawful rights. A local inquiry in Scotland would result in many people petitioning against private Bills and defending what they deemed to be their rights who were at present debarred from doing so by the expense. With regard to the Provisional Orders Bill, he said that while the society had no politics he thought they all recognized the great abilities, untiring energy, and knowledge of Scottish business which Lord Balfour possessed, and he believed they would be disposed to view with favour every Bill affecting Scotland which he introduced. Mr. T. D. Ballingall, of Edinburgh, introduced a discussion on "Conveyancing Reform." He said that legislation of the nature of patch-work was undesirable, but it was better than indefinite delay. Mr. D. M. Milligan, of Aberdeen, favoured the consolidation of the whole statute law relating to feudal conveyancing. Ultimately a remit was made to the council, giving them power to frame a minute in the direction of codification. A motion by Mr. Hugh Stewart, of Elgin, to the effect that the proposed Bill for a general valuation of the tithes or tithes in Scotland and their conversion into money be recommended to the council, in order that it might be pressed on the attention of Parliament, was carried by a large majority.

The *World* of this week contains, under the heading of "Celebrities at Home," an account of the Lord Chief Justice's country residence. It says: "The front entrance to Tadworth Court is guarded by high iron gates, to the left of which, among the trees, like a small village, are the stables and the various farm buildings. A drive of a few minutes brings you up to the house. Though on a smaller scale, of course, the first view recalls part of Hampton Court or Kensington Palace. A wide flight of stone steps, often trodden by the courtiers of Queen Anne and the Georges, leads into one of the most delightful old English halls imaginable. It is very large; indeed, Lord Russell says it is the largest 'room' in the house. On the left is an immense fireplace, such as one sees in some of Hogarth's pictures, and a quantity of logs ready for burning, cut to the necessary size from timber felled in the woods. The chimneypiece is of carved black oak, supported on twisted columns of polished marble, and the open hearth is protected by an old high-railed fender secured in the stonework. The hall is wainscotted in black oak, and at the further end is a gallery, where you can almost imagine you can hear the fiddlers of a past century playing minuets and gavottes while Sir Charles Grandison and Harriet Byron, in powder and patches, danced below. . . . A door in the wainscotted off the hall leads into the private chapel, which is seated to accommodate about twenty persons. Another door leads into Lord Russell's library, a bright, lofty room, also wainscotted, and with a huge old-fashioned hearth and 'dogs' to lay the wood on. Standing upon a dwarf cabinet is a statuette which Lord Russell values much. It is the Irish sculptor Foley's sketch-model of his celebrated statue of Henry Grattan. A charming study it is, and anyone familiar with the statue will recognize its prototype in an instant. A comfortable 'lug' chair is turned towards the hearth, and a bureau convenient enables the occupier to vary his position when the cold weather does not permit him to work at the writing-table in the centre of the room. Large bookcases cover the walls, and a glance at some of the contents—e.g., a set of Ruskin, 'The Renaissance in Italy' (by Symonds), or, side by side, 'Challoner Smith on Mezzotints'—shows that Lord Russell's literary taste is not confined to legal lore. . . . The surroundings of the house are delightful. Monkey trees, pines, tulip trees, cedars, and beeches, whose great and gnarled trunks tell that they are the growth of centuries, meet the eye everywhere. On both sides are smooth and closely-mown lawns, with their tennis-courts and croquet-grounds. Rhododendrons are an especial feature of the place; they grow in wild profusion all round the lawns, and in April and May they are a perfect blaze of colour. The lawn overlooking the park is terraced, and separated from it by an iron railing, from which perhaps the best view of Tadworth Court is to be had. The long row of neatly-trimmed bays, with the wide white walk between, from which countless flower-beds radiate, the smooth and verdant turf of the lawn, the quaint old sundial, the terrace with its white stone steps, and the Queen Anne mansion in the background, with its stone steps at each end and its balcony, all suggest the days of a delightful past; and it only needs a group of figures on the lawn in hoops and brocade, in flowered satin coats, periwigs and broadswords, to complete a picture such as Watteau or Boucher delighted to paint."

THE PROPERTY MART.

SALES OF ENSUING WEEK.

Oct. 14.—Messrs. HUBBERT, SON, & FLINT, at the Mart, at 2 p.m. The Marks Hall Estate, near Colchester, comprising old Historic Mansion, Deer Park, Woods, Plantations, Farms, &c., with a total area of nearly 3,000 acres, to be sold in eleven lots; a Freehold Property at Braintree, with Dwelling-house, Homesteads, and Cottages, comprising 268 acres, to be sold in three lots; also the Manor of Great Totham, comprising 28 Copyholds and 10 Freeholds. Solicitors, Messrs. Burch, Whitehead, Davidson, and Messrs. Frew, Cholmoley, & Co., of London. Also Building Site at Northwood of about 5 acres. Solicitors, Messrs. Robbins, Billing, & Co., of London. (See advertisements, Oct. 2, p. 5.)

Oct. 15.—Messrs. CLIFFORD & JOHNSON, at the Mart, at 2 p.m., Freehold Building Site at Footing with a frontage of over 360 feet. Solicitors, Messrs. Cope & Co., London. A Leasehold Dwelling-house at New Cross of the rental value of £26 per annum. Solicitor, A. Hilton, Esq., of Devonport-road, Unbridge-road, W. Also a Leasehold Residence at Primrose Hill of the rental value of £26. (See advertisements, this week, p. 4.)

RESULT OF SALE.

REVERSIONS, LIFE POLICIES, AND SHARES.

Messrs. H. E. FOSTER & CHAMFIELD held their fortnightly sale of Reversions, Life Policies, and Shares, on Thursday last, at the Mart, E.C., when the following interests were sold:—

REVERSIONS:	£ s. d.
Absolute to two-fifths of a Legacy of £1,000 23 per cent. Consols; life 78	Sold 300 0 0
To one-fifth of about £56,145 Railway Stocks; lives 50, 75, and 44	1,250 0 0
Absolute to one-fifth of India and Railways Stocks, Freeholds, &c., together with smaller Interests	1,800 0 0
LIFE INTEREST:	
In a Moiety of £2,845 Lancashire and Yorkshire Railway Co. 4 per cent. Consolidated Ordinary Stock; life 51	400 0 0
POLICY OF ASSURANCE:	
£800, with profits; life 84	400 0 0
SHARES:	
In the "Graphic" and "Daily Graphic" Newspapers (H. R. Baines & Co., Limited), 7 Shares of £10 each, 27 paid	385 0 0

WARNING TO INTENDING HOUSE PURCHASERS AND LESSEES.—Before purchasing or renting a house, have the Sanitary Arrangements thoroughly Examined, Tested, and Reported Upon by an Expert from Messrs. Carter Bros., 65, Victoria-street, Westminster. Fee quoted on receipt of full particulars. (Established 21 years.)—[ADVT.]

WINDING UP NOTICES.

London Gazette.—FRIDAY, OCT. 1.

JOINT STOCK COMPANIES.

LIMITED IN CHANCERY.

"AMETHYST" STEAMSHIP CO., LIMITED.—Creditors are required, on or before Nov 19, to send their names and addresses, and the particulars of their debts or claims, to T. R. Willings, 19, James st., Liverpool. Batesons & Co., Liverpool, solers to liquidator.

BIRMINGHAM VINEGAR BREWERY CO., LIMITED.—Creditors are required, on or before Saturday, Oct. 30, to send their names and addresses, and the particulars of their debts and claims, to Arthur Howard Tompson, 305, Ashford row, Birmingham. Cooper & Co., Newcastle, Staffs, solers to liquidator.

BRAZILIAN LAND AND MINING CO., LIMITED (IN LIQUIDATION).—Creditors are required, on or before Nov 30, to send their names and addresses, and the particulars of their debts or claims, to David Cornfoot, 31, Lombard st. Hughes & Masterman, 59, New Broad st., solers to liquidator.

CAMBRIAN SYNDICATE, LIMITED.—Petition for winding up, presented Sept 27, directed to be heard on Wednesday, Oct. 27. Murray & Co., 11, Birchinn lane, solers for petitioners. Notice of appearing must reach the above-named not later than 6 o'clock in the afternoon of Oct. 26.

COOPERS, LIMITED (47 & 49, King William st., London, E.C.).—Creditors are required, on or before Nov 15, to send their names and addresses, and the particulars of their debts and claims, to Edwin Barton Lamb, 35, Gracechurch st. Lovett & Liddle, 47 & 49, King William st., solers to liquidator.

CROSSLAND FACTORY, LIMITED.—Creditors are required, on or before Oct 9, to send in their names and addresses, and the particulars of their debts or claims, to George P. Norton, 33, John William st., Huddersfield.

DEARBYERS PEPTONICUS AND EXTRACT OF MEAT CO., LIMITED.—Creditors are required, on or before Nov 15, to send their names and addresses, and the particulars of their debts or claims, to Charles Feyer, 118, Bishopsgate st. Within. Stibbard & Co., 21, Lendenhall st., solers to liquidator.

HUMBER & GODDARD, LIMITED.—Petition for winding up, presented Sept 23, directed to be heard on Oct 27. Pasco Daphne, 22, Basinghall st., solers for petitioners. Notice of appearing must reach the above-named not later than 6 o'clock in the afternoon of Oct. 26.

SOUTH SYDNEY GOLD AND EXPLORATION CO., LIMITED.—Creditors are required, on or before Nov 8, to send their names and addresses, and the particulars of their debts or claims, to Charles Walter Grimwade, 38, Coleman st.

THAMES YACHT BUILDING CO., LIMITED.—Creditors are required, on or before Nov 13, to send their names and addresses, and the particulars of their debts or claims, to S. H. M. Killick, Star chbrs, 30, Moorgate st. Pakeman, 30, Bucklersbury, solers to liquidator.

THEATRICAL ENTERPRISES, LIMITED.—Petition for winding up, presented Sept 24, directed to be heard before Ridley, J., on Oct. 13. Wilkinson & Co., 14, Bedford st., Covent garden, solers for petitioners. Notice of appearing must reach the above-named not later than 6 o'clock in the afternoon of Oct. 12.

WILSON, BALANOR, & CO., LIMITED.—Creditors are required, on or before Nov 30, to send their names and addresses, and the particulars of their debts or claims, to Charles Lee Nichols, 1, Queen Victoria st. Davies & Sons, solers to liquidator.

London Gazette.—TUESDAY, OCT. 5.

JOINT STOCK COMPANIES.

LIMITED IN CHANCERY.

AMALGAMATED SYNDICATE, LIMITED.—Petition for winding up, presented Sept 30, directed to be heard on Oct. 13. Smith & Son, Gresham House, Old Broad st., solers for petitioners. Notice of appearing must reach the above-named not later than 6 o'clock in the afternoon of Oct. 12.

CLIFTON SWIMMING BATHS CO., LIMITED.—Creditors are required, on or before Oct. 30, to send their names and addresses, and the particulars of their debts or claims, to Frederick Augustus Jenkins, Ormiston Place, Bristol, solers to liquidator.

DIAMOND JUBILEE CONTRACT CORPORATION, LIMITED.—Petition for winding up, presented on Sept. 30, directed to be heard on Oct. 13. Smith & Son, Gresham House, solers for petitioners. Notice of appearing must reach the above-named not later than 6 o'clock in the afternoon of Oct. 12.

DIAMOND JUBILEE SYNDICATE, LIMITED.—Petition for winding up, presented Sept. 30, directed to be heard on Oct. 13. Smith & Son, Gresham House, solers for petitioners. Notice of appearing must reach the above-named not later than 6 o'clock in the afternoon of Oct. 12.

NEWPORT RED ASH FUEL CO., LIMITED—Creditors are required, on or before Nov 6, to send their names and addresses, and the particulars of their debts or claims, to Benjamin Williams, Great Western Wharf, Newport, Mon.

RED FORT HILL LAND CO., LIMITED—Creditors are required, on or before Nov 17, to send their names and addresses, and the particulars of their debts or claims, to Richard Adam Ellis, 45, Fenchurch st. Morris, 2, Walbrook, solicitor to liquidator

WEST AUSTRALIAN MINING CO., LIMITED (IN VOLUNTARY LIQUIDATION)—Creditors are required, on or before Nov 6, to send their names and addresses, and the particulars of their debts or claims, to H. J. Dixon, 257, Winchester House

WILLIS, TRANTUR, & CO., LIMITED—Creditors are required, on or before Nov 15, to send their names and addresses, and the particulars of their debts or claims, to Frederick Henry Cridland, Observer chbrs, Bournemouth. Coker, Bournemouth, solicitor to liquidator

FRIENDLY SOCIETIES DISSOLVED.

ATLAS CLUB, 75, Newman st, Oxford st. Sept 29

BIRDIP DISTRICT WORKING MEN'S CONSTITUTIONAL BENEFIT SOCIETY, George Hotel, Birdip, Glou. Sept 25

HAIRDRESSERS' CO-OPERATIVE SUPPLY SOCIETY, LIMITED, 96, Tollington Park, N. Sept 29

HAROLD ALL SAINTS' FRIENDLY SOCIETY, All Saints' School, Hamer, Rochdale, Lancaster. Sept 29

PIONEER FRIENDLY TOTTEN SOCIETY, St. Mary's Schoolroom, Westminster rd, Kirkdale, Liverpool. Sept 22

ROBINSON BENEVOLENCE FRIENDLY SOCIETY, Cross Keys Inn, Malton, York. Sept 29

UNDERCLIFFS AND DISTRICT PERFECT TRUST BUILDING SOCIETY, Undercliffe Board School, Otley rd, Bradford, York. Sept 29

UNITED FRIENDLY SOCIETY, Stag Inn, Kimberley, Nottingham. Sept 29

CREDITORS' NOTICES.
UNDER ESTATES IN CHANCERY.

LAST DAY OF CLAIM.

London Gazette.—Tuesday, Sept. 28.

PEARSON, GEORGE, Pontefract, Yorks, Colliery Proprietor Oct 18 **PEARSON v Brook, Romer, J. Hillborough, Bradford**

UNDER 22 & 23 VICT. CAP. 35.

LAST DAY OF CLAIM.

London Gazette.—Friday, Sept. 17.

ATKINS, MARY, Ealing Oct 25 **Andrew Wood & Co, Gt James st**

AUSTIN, JOSEPH, Ramsgate, Grocer Oct 25 **Sparkes & Emery, Ramsgate**

AVOY, HENRY, Greenwich Oct 18 **Romain, Bishopsgate st Without**

BAILEY, RICHARD HOUGHTON, Southampton, Surrey Nov 1 **Guscombe & Co, Essex st, Strand**

BIRCH, BENJAMIN JAMES, Swadlow Oct 30 **Williams, Swadlow**

BLACK, ANDREW, Patricroft, nr Manchester, Draper Oct 18 **Bowden, Manchester**

BRIDGE, ABEL, Blackpool Oct 18 **Chorlton & Co, Manchester**

CORR, THOMAS, Patricroft, nr Manchester Oct 18 **Bowden, Manchester**

COWAN, GEORGE, Newcastle upon Tyne, Boiler Smith Oct 13 **Rhagg, Newcastle upon Tyne**

DUCKER, the Rev JOHN, Southport Oct 15 **Hedgrook & Ducker, Manchester**

FIFE, GEORGE, Liverpool, Master Mariner Oct 31 **Martin & Co, Liverpool**

GOODER, WILLIAM, Compton Durdon, Somerset, Yeoman Oct 30 **Bulleid & Nixon, Glastonbury**

KESLER, WILLIAM, Hockley, Essex, Hay Merchant Oct 18 **Wood & Co, Southend on Sea**

LAWLESS, HENRY, Huntley st, Tottenham ct rd Nov 1 **Pritchard & Co, Trinity lane**

LAWIS, JAMES OWEN, Liverpool, Merchant Oct 31 **Tyler & Co, Liverpool**

MALTY, ARTHUR JAMES, Nottingham, Wine Merchant Nov 5 **Watson & Co, Nottingham**

MORRIS, JOHN HEWILL, Medomsley, Durham, Mining Engineer Oct 20 **Cooper & Goodger, Newcastle on Tyne**

NORTON, LUOT, Northallerton Nov 8 **Gardner, Northallerton**

PRYCE, FRANCIS HORATIO, and LUCY JANE PRYCE, and their children, ALICE PRYCE, and EDWARD PRYCE Oct 25 **Andrew & Co, Great James st**

BAKENDALE, WILLIAM, Oldham Oct 31 **Brierley & Hudson, Rochdale**

REES, DOROTHY CATHERINE STOKES, Sheethess Nov 10 **Frank Richardson & Sadler, Golden sq**

RISGALL, JOHN, Linsingham, Lincoln, Farmer Oct 6 **Oldfield, Stamford**

ROACH, POPE, Baynes Oct 30 **Richardson & Sadler, Golden sq**

ROSS, Surgeon-General JAMES TYRRELL CARTER, Salterton, Devon CIE Nov 1 **Guscombe & Co, Essex st, Strand**

SCARLETT, ELIZABETH CATHERINE, Darley, Derby Oct 18 **Thomas Chorlton & Co, Manchester**

SPICER, JANE, Ealing Oct 25 **Andrew & Co, Gt James st**

STEWART, WILLIAM ALEXANDER, Twickenham Oct 21 **Murray & Co, Birch in**

TERRY, WILLIAM, Striford, nr Manchester Oct 15 **Bartow & Smith, Manchester**

THOMAS, HARRY ALMA, Avenue rd, Regent's Park Oct 31 **Coe & Co, Hart st, Bloomsbury**

TOWNS, RICHARD FLETCHER CHRISTMAS, Swinton, nr Manchester Nov 1 **Thomas Chorlton & Co, Manchester**

TUTT, JAMES WILLIAM, Greenwich, Fishmonger Oct 18 **Avery & Wolvenston, New Cross road**

WALTER, WILLIAM HAYWARD, Gravesend, Cab Proprietor Nov 1 **Sharland & Hatten, Gravesend**

WARD, TIMOTHY, Colwyn Bay, Denbigh, Butcher Oct 30 **Clark & Jackson, Oldham**

WILKINS, WILLIAM LOUIS, Brighton Oct 30 **Williams, Brighton**

London Gazette.—Tuesday, Sept. 21.

ADAMS, JANE, Bath Oct 23 **Gill & Bush, Bath**

ASKE, MARIA, Breds, Sussex Oct 20 **Dawes, Rye**

BAILY, GEORGE, Bath, Cooper Oct 20 **Gill & Bush, Bath**

BRADFORD, CHARLES WINDHAM DE LA FOIR, Lagos, West Africa Oct 20 **C E Matthews, Portsmouth**

BIRCHALL, JOHN DEARMAN, Esq, Gloucester Oct 16 **Whitcombe & Haines, Gloucester**

BLACKBURN, HORACE EDWARD, Walling st Oct 30 **Gerrish & Foster, College st**

BROWN, MARGARET WILSON, Rton, Bucks Oct 4 **Durant, Windsor**

CUTTAN, GEORGE, Lewes Oct 30 **Hillman, Lewes**

DIXON, ALFRED Salford, Lancs Oct 13 **Almond, Manchester**

DOWSON, SARAH ANN, Hunslet, Leeds Nov 1 **Harland & Ingham, Leeds**

FORBES, ALEXANDER, Shepherd's Bush, Draper Oct 30 **Savery & Stevens, Brabant court**

GARLAND, FRANK RUSSELL, Marshfield, Glos, Stationer Oct 23 **Gill & Bush, Bath**

GILBERT, WILLIAM, Derby, Farmer Nov 17 **Sale & Co, Derby**

HUGHES, Rev DAVID HARWOOD, Llanarthney Oct 9 **Rowland Brown, Carmarthen**

KEMP, JOSEPH, Haslingdon, Lancs Nov 16 **Whitaker & Hibbert, Haslingdon**

KENNETT, MARY, Lyneham, Wilts Oct 25 **Jones & Forrester, Malmesbury**

LLOYD, THOMAS, Chifnal, Salop, Grocer Jan 17 **Osbome, Shifnal**

MARGOTTS, ELIZABETH GRACE, Huntingdon Nov 1 **Margetts, Huntingdon**

MATTHE, COURT CESARE, Griespina, Italy Oct 31 **St Barbe & Co, Delahay st**

MORRELL, JOHN, Hampton Oct 20 **Walker & Co, Theobald's rd**

PICKETT, ANNE, Holland Park avenue Nov 1 **Bald & Co, Austinfriars**

RIVETT, SAMUEL, Lower Oct 17 **Beard & Co, Basinghall st**

SARIN, HARRIET, Barges Oct 15 **Sawbridge & Co, Aldermanbury**

SANDS, JOSHUA, Oldham, Pattern Maker Oct 5 **Taylor, Oldham**

TOMS, MARY, Cropredy, Oxfordshire Oct 16 **Bennett, Banbury**

VENABLE, FASHAM, Aldgate High st Oct 21 **Edell & Gordon, King st, Cheapside**

WORDSWORTH, JOSEPH, Owlerton, nr Sheffield Nov 1 **Smith & Co, Sheffield**

London Gazette.—Friday, Sept. 24.

ALLANSON, THOMAS, St Columb Major, Cornwall, Merchant Oct 20 **Allanson, Torquay**

ALLEN, ROBERT, St Paul's Cray, Kent, Land Agent Oct 20 **Eggar, George st, Mansel House**

BAIR, ALEXANDER GRAY, Walham Green Oct 19 **Calkin & Co, Furnival's inn**

BAIRNS, NANCY, Brighouse Nov 1 **Geo Furniss & Co, Brighouse**

BENTON, JOHN, Winsford, Chester, Sailmaker Oct 27 **Cooks, Winsford**

BLITHE, ESTHER, Sheffield Oct 31 **Burdakin & Co, Sheffield**

BLITHE, HENRY, Sheffield, Engine Driver Oct 31 **Burdakin & Co, Sheffield**

BOND, HENRY COOPER, Ipswich, Suffolk, Tanner Oct 23 **Josselyn & Sons, Ipswich**

BRADFORD, THOMAS, Broomedge, nr Warrington Oct 30 **Welford, Manchester**

BREARLEY, JOSEPH, Otley, Yorks, Mill Engineer Nov 1 **Gantt & Co, Bradford**

BROUGHTON, ALFRED, Brighouse, York, Ironfounder Nov 1 **Geo Furniss & Co, Brighouse**

BULL, EBERLIN, Leytonstone Oct 25 **Walker & Battiscombe, Basinghall st**

CLINT, The Rev LEONIDAS, Lower Whitley, nr Dewsbury Nov 1 **Humfry, Hereford**

COOPER, ELIZABETH, Farndon, Nottingham Nov 1 **Larken & Co, Newark on Trent**

DEVER, HENRY, Kensington Nov 1 **Barlow & Barlow, Fenchurch st**

DICKINSON, JOHN EDWARD, Liverpool, Ship Chandler Nov 5 **Hannay, Liverpool**

DAYDON, ANN, Newcastle upon Tyne Oct 11 **Arnott & Co, Newcastle upon Tyne**

ECLES, SARAH, Hammermith Oct 30 **Carr & Scott, High Holborn**

ESKINE, the Rt Hon JOHN CADWALADER BARON, and the Rt Hon MARY LOUISA DOWAGER BARONESS ESKINE, Turkey Nov 8 **Fennington & Son, Lincoln's inn fields**

FAWCOTT, EDWIN, Brighouse, Carpenter Nov 1 **Furniss & Co, Brighouse**

FIRKIN, MARTHA, Tewkesbury Oct 14 **Burt, Ross**

FORSTER, CHARLES STEWARD, Saltburn by the Sea, York Oct 23 **Jackson & Jackson, Middlesbrough**

GRIFFER, GEORGE, Tottenham Nov 1 **Hawkes & Co, Borough High st**

HAMILTON, ALEXANDER, Greenwich Oct 22 **Howard & Shelton, Greenwich**

HIRST, EDMUND, Slaithwaite, nr Huddersfield Nov 1 **Arncliffe & Co, Huddersfield**

HOWE, JOHN, Ashton under Lyne, Waste Dealer Oct 6 **Pownall, Ashton under Lyne**

KNOTT, ELIZABETH, Ashton under Lyne Oct 4 **Potts, Stockport**

MACARTHY, RICHARD HAWES, United Service Club Oct 30 **Bedford & Co, Gt Tower st**

MCWILLIAMS, GEORGE, Buxton, Derby Nov 6 **Sydney Taylor & Co, Buxton**

MAVEN, WILLIAM, North Shields Nov 11 **Adamson & Adamson, North Shields**

MOORE, JOHN, Durham, Joiner Oct 22 **Patrick & Son, Durham**

MUSTERS, HENRY CHARLTON CHAWORTH, Nottingham Nov 30 **Freeth & Co, Nottingham**

NASH, ANNIE VAN DERGHE, Liverpool Nov 3 **Smith, Liverpool**

NEWT, MARY JANE, Plymouth Nov 30 **Gidley & Son, Plymouth**

NICOLLE, ANN ELIZABETH, Peckham Oct 30 **Worrell & Son, Coleman st**

NOWELL, JOSEPH DUVE, Victoria st Dec 31 **Withington & Co, Manchester**

OWEN, DAVID, Swansea, Sampler of Ores Dec 1 **R & C B Jenkins, Swansea**

PETRE, ALFRED ERNEST, Upper Parkstone, Dorset Dec 1 **Nicholson & Crouch, Lancaster pl**

PHILLIPS, JOHN OSWELL, Grosvenor st, Grosvenor sq Oct 30 **Bedford & Co, Gt Tower st**

RAVEN, JOSEPH, Kaldon, Essex, Yeoman Nov 10 **Beaumont & Son, Coggeshall**

RINDER, JANE, Leeds Nov 1 **Clarke & Co, Leeds**

RINDER, JOSEPH, Leeds Nov 1 **Clarke & Co, Leeds**

ROSCOE, HONOR COLLINS, Albert rd, Regent's Park Oct 30 **Walker & Co, Carey st, Lincoln's inn**

THOMPSON, WILLIAM, Ainsbury Quernhow, York, Innkeeper Oct 21 **Watson & Co, Stockton on Tyne**

TRIGGS, The Rev JOHN DAVIES, Billingham, Sussex Oct 25 **Howlett & Clarke, Brighton**

TUSTING, THOMAS, March, Cambridge, Land Agent Oct 11 **Wise, March**

WALFORD, HENRY, Banbury, Oxford, Jeweller Oct 30 **Stockton & Sons, Banbury**

WALSH, ANTHONY HUNT, Bridlington Quay, York Nov 1 **Clarke & Co, Leeds**

WEST, WILLIAM, Faringdon, Berks Oct 27 **Arkoll & Co, Toley st**

WIDDISON, MARIA, Sheffield Nov 8 **Ridgers & Co, Sheffield**

WILSON, FRANCIS, Springfield, Essex Oct 25 **Sethery, Staple ton, Herts**

WILTSHIRE, SARAH, Cardiff Oct 24 **Yorath & Jones, Cardiff**

WILES, JOHN, Chatham Oct 25 **Wood & McLellan, Chatham**

YATES, SIDNEY HOWARD, Holborn viaduct, Agent Nov 1 **Huntington & Loaf, King st**

London Gazette.—Tuesday, Sept. 26.

BOUSEFIELD, JOHN, Southsea Nov 9 **Pearcock & Co, Liverpool**

CARTWRIGHT, WILLIAM, Droylsden, Lancs, Pattern Maker Oct 25 **Thomas Chorlton & Co, Manchester**

COX, GEORGE T, Bow Oct 25 **Light, Victoria st**

CRAWFORD, HENRY, Exeter Oct 21 Ford, Exeter
 DOWLING, JOHN HENRY, Bristol, Auctioneer Nov 15 Tait & Arkell, Bristol
 DOWLING, MARY ANN, Oldbury, Stafford Oct 7 Hampton, Birmingham
 FELTON, WILLIAM RICHARD, Cheltenham, Tailor Dec 25 Drow, Cheltenham
 GIBSON, JOSEPH ROBERT, Brighton, Auctioneer Oct 30 Lincoln, Mark in
 GOSWELL, ELIZA, Chelmsford, Essex Nov 13 Claburn, Norwich
 HAILMA, EDWARD, Worcester, Farmer Nov 16 Burcher, Kidderminster
 HOBSON, WILLIAM THOMAS, Playden Rectory, Sussex Oct 30 Dawes, Rye
 HOPWOOD, JOHN GRUNDY, Middle Hutton, Lancs, Farmer Oct 25 Russell, Bolton
 HUGHES, HERBERT WILLIAM, Manchester, Umbrella Manufacturer Nov 30 Hardings &
 Co, Manchester
 KINDELL, ELIZABETH, Knowle, Warwick Oct 19 Sydney Mitchell & Co, Birmingham
 KING, HENRY MOORE, Chesham, Draper Nov 18 Francis & How, Chesham
 LAW, RICHARD THOMAS, Hove, Sussex Oct 24 Nye & Treacher, Brighton
 LYNE, MARY, Louth, Lincoln Oct 30 Bell & Ingoldby, Louth

McCABE, JOHN STEPHEN, Liverpool, Master Stevedore Nov 1 Tyter & Co, Liverpool
 MARSDEN, WILLIAM, Clitheroe, Lancs, Farmer Dec 23 Francis Whitaker, Ducky of
 Lancaster Office, Lancaster pl
 NICHOLLS, CAROLINE, Dalston Nov 11 Syrett, Finsbury pvnmt
 NOBLE, ELIZABETH, Deal, Kent Oct 25 Brown & Brown, Deal
 PELLEW, THE REV GEORGE ISAAC, Hereford Nov 6 Underwood, Hereford
 PERKINS, STANHOPE, Fairfield, nr Manchester Oct 16 Mason, Manchester
 PESTELL, ANN ELIZABETH, Gt Yarmouth Oct 9 Burton & Son, Gt Yarmouth
 POLLARD, JOHN, Leeds, Innkeeper Nov 1 Crawford, Leeds
 RILEY, SAMUEL BUTLER, Bradford Oct 31 Gaunt & Co, Bradford
 ROMON, ELEANOR, Newcastle upon Tyne Oct 20 W J S & J A S Scott, Newcastle upon
 Tyne
 WALKER, ANN, Miffield, York Nov 1 Furniss & Co, Brighouse
 WALLWORK, THOMAS, Wigan Oct 18 Wall, Wigan
 WALTER, ANNA, Bishop's Hull, Somerset Nov 13 Lewis & Pain, Dover
 WRIGHT, EDWIN, Liverpool, Merchant Nov 1 Bellinger & Cunliffe, Liverpool

BANKRUPTCY NOTICES.

London Gazette.—FRIDAY, OCT. 1.

RECEIVING ORDERS.

BOURNE, MELINA AUGUSTA, Winton, nr Bournemouth
 Poole Pet Sept 29 Ord Sept 28
 BOURNE, THOMAS, Wimboldsay, Cheshire, Farmer Nant-
 wich Pet Sept 27 Ord Sept 27
 BRAID, ALEXANDER McDONALD, Turo, Travelling Draper
 Turo Pet Sept 29 Ord Sept 28
 BRIMLEY, JOHN, Nottingham, Warehouseman Notting-
 ham Pet Sept 28 Ord Sept 23
 BROOK, CHARLES HERBERT, 86 Helen's, Ironmonger Liver-
 pool Pet Sept 29 Ord Sept 29
 CHITTLE, FREDERICK, Spitalfields, Fruit Salesman High
 Court Pet Sept 1 Ord Sept 27
 DAVEY, JOHN, Holworth, Devon, Boot Maker Barn-
 staple Pet Sept 27 Ord Sept 27
 ELEY, LEWIS, Swindon, Wilts, Baker Swindon Pet Sept
 8 Ord Sept 27
 FLETCHER, THOMAS ROSCOE, Bolton, Traveller Bolton
 Pet Sept 29 Ord Sept 29
 GALLOWAY, FRANCIS HENRY, Pudsey, Yorks, Cloth Manu-
 facturer Bradford Pet Sept 28 Ord Sept 28
 HALL, RALPH HARRY, Manchester, Grocer Manchester
 Pet Sept 28 Ord Sept 28
 HART, J. J., Chiswick Brentford Pet Sept 9 Ord Sept 28
 HOLLIS, ALFRED GEORGE, Southsea Portsmouth Pet
 Sept 28 Ord Sept 28
 ISOBTON, ANTHONY ROBERT, Harrogate, Painter York
 Pet Sept 27 Ord Sept 27
 JARVIS, ELIZABETH, Maccabrough, Yorks Sheffield Pet
 Sept 29 Ord Sept 29
 LAWIT, EDWARD, Humbarby, Yorks, Farmer Scarborough
 Pet Sept 11 Ord Sept 27
 LEWIS, WALTER, Park side, Hyde Park Corner, Water-
 proofer High Court Pet Sept 28 Ord Sept 28
 OETZMANN, GERTRUDE N., Corinne rd, Tufnell Park, Tailor
 High Court Pet Sept 9 Ord Sept 29
 PARKIN, WILLIAM HENRY, Haggerstone rd, Plumcroft
 Manufacturer High Court Pet Aug 16 Ord Sept 29
 REYNOLDS, JAMES, Cleobury Mortimer, Salop, Plumber
 Kidderminster Pet Sept 28 Ord Sept 28
 ROBINSON, ALBERT EDWARD, Willenden Green, Provision
 Merchant High Court Pet Sept 27 Ord Sept 27
 RUMBY, GEORGE, Gorleston, Norfolk, Market Gardener
 Gt Yarmouth Pet Sept 29 Ord Sept 29
 SHINGLER, THOMAS, Altrincham, Painter Manchester Pet
 Sept 28 Ord Sept 28
 SKYERS, THOMAS, Wotton, Hereford, Farmer Worcester
 Pet Sept 27 Ord Sept 27
 STOW, JOHN, Handsworth, Sheffield, Joiner Sheffield Pet
 Sept 29 Ord Sept 29
 TATTERSFIELD, GEORGE HENRY, Miffield, Yorks, Blanket
 Manufacturer Dewsbury Pet Sept 28 Ord Sept 28
 TIPPING, JOHN, Liscard, Builder Birkenhead Pet Sept 10
 Ord Sept 28
 TUTTLE, ABRAHAM, Brierfield, Lancs, Coal Dealer Burnley
 Pet Sept 27 Ord Sept 27
 WHITE, EDWARD SAMUEL, West Smethwick, Stafford,
 Malster's Foreman West Bromwich Pet Sept 28 Ord
 Sept 28
 WYTHE, DUNCAN CURRIE, Dorset Poole Pet Sept 27 Ord
 Sept 27

Amended Notice substituted for that published in the
 London Gazette of Sept. 21.
 HERBERT, JOHN JAMES, and JOHN HALL COOPER McDOWELL,
 Manchester, Hatters Manchester Pet Sept 7 Ord
 Sept 17

Amended notice substituted for that published in the
 London Gazette of Sept. 24:
 ANDERSON, THOMAS, Altrincham Manchester Pet Sept 29
 Ord Sept 23

FIRST MEETINGS.

ANDERSON, THOMAS, Altrincham Oct 8 at 2.30 Off Rec,
 Byrom st, Manchester
 BALDWIN, ALBERT, Becon, Insurance Agent Oct 11 at 10
 2, Offs at, Hereford
 COLE, WILLIAM, Buckbury, nr Newport, 1 of W Dairyman
 Oct 9 at 4 Off Rec, Newport, 1 of W
 DAVIS, RICHARD, Hereford Oct 11 at 10 2, Offs at, Here-
 ford
 DUNDAS, GEORGE W, Jernyns at Oct 11 at 12 Bankruptcy
 bldgs, Carey at
 DUNST, WALTER, East Stonehouse, Devon, Watchmaker
 Oct 13 at 11 10, Athensum ter, Plymouth
 EDWARDS, JAMES JONES, Clifton, Bristol, Accountant Oct
 8 at 11 Bankruptcy bldgs, Carey at
 EVANS, WILLIAM HENRY, Aberystwyth, Glam, Licensed Visi-
 tualier Oct 11 at 12 Off Rec, 31, Alexandra rd,
 Swansea

HARING, CAROL NATHAN, Manchester, Merchant Oct 15 at
 3 Off Rec, Byrom st, Manchester
 HARTLEY, JOHN, Ripponden, nr Halifax, Innkeeper Oct 9
 at 11 Off Rec, Townhall chmbrs, Halifax
 HIBBERT, JOHN JAMES, and JOHN HALL COOPER McDOWELL,
 Manchester, Hatters Oct 13 at 3 Off Rec, Byrom st,
 Manchester
 HOWELL, HERBERT WILLIAM, Llandysul, Cardigans,
 Licensed Victualler Oct 9 at 10.30 Off Rec, 4, Queen
 st, Carmarthen
 ISOBTON, ANTHONY ROBERT, Harrogate, York, Painter
 Oct 13 at 12.30 Off Rec, 28, Stonegate, York
 JEREMY, THOMAS EDWIN, and AUGUSTUS JACOBSON, Higher
 Broughton, Dairy Produce Importers Oct 8 at 3 Off
 Rec, Byrom st, Manchester
 LASH, JOHN BENJAMIN, Wrexham, Architect Oct 13 at
 11.15 The Priory, Wrexham
 LEWIS, WALTER, Park side, Hyde Park Corner, Water-
 proofer Oct 8 at 1 Bankruptcy bldgs, Carey at
 MARLEY, BERTIE SUTTON, Surrey Oct 8 at 11.30 24, Rail-
 way ave, London bridge
 MARSHALL, D.L., Cheltenham, Cycle Dealer Oct 8 at 3
 County Court bldgs, Cheltenham
 MATTHEWS, JOSEPH, Warrington, Builder Oct 8 at 10.50
 Court house, Upper Bank st, Warrington
 OLCROFT, WILLIAM DENNIS, Nottingham, Grocer's Assis-
 tant Oct 9 at 12 Off Rec, St Peter's Church walk,
 Nottingham
 PRICKHAM, CHARLES, Waldron, Sussex, Butcher Oct 8 at
 3.30 17, High st, Lewes
 PETERSEN, JOSEPH HENRY, and ARTHUR AUSTIN, Oxford
 at Oct 8 at 12 Bankruptcy bldgs, Carey at
 READ, JOHN, Raebon, Denbighs, Coal Merchant Oct 13 at
 11 The Priory, Wrexham
 REES, DAVID, Dowlais, Glam, Grocer Oct 8 at 3 65, High
 st, Merthyr Tydfil
 ROSSITER, MARTIN, Widnes, Lancs, Grocer Oct 14 at 10.30
 Off Rec, 35, Victoria st, Liverpool
 SALT, WILLIAM, Warrington, Licensed Victualler Oct 8
 at 10.45 Court house, Upper Bank st, Warrington
 SHEPARD, CHARLES, Ryde, 1 of W, Boat Dealer Oct 9 at
 3 Off Rec, Newport, 1 of W
 SOADY, JOHN CLARK, R.M.S., "Minotaur," Portsmouth,
 Lieutenant Oct 8 at 3 Off Rec, Cambridge Junction,
 High st, Portsmouth
 SUTHERBY, THOMAS, GROSVENOR sq Oct 13 at 11 Bank-
 ruptcy bldgs, Carey at
 WILLIAMS, EDWARD, Pontypriid, Grocer Oct 11 at 3 65,
 High st, Merthyr Tydfil
 WILSON, FRANCIS LAWRENCE, Manchester, Furniture
 Dealer Oct 8 at 3.30 Off Rec, Byrom st, Manchester

ADJUDICATIONS.

ANSEL, JAMES, Victoria st, Restaurant Proprietor High
 Court Pet Sept 17 Ord Sept 29
 ANDERSON, WALTER, Kilburn, Merchant High Court Pet
 July 6 Ord Sept 29
 BOURNE, MELINA AUGUSTA, Bournemouth Poole Pet
 Sept 28 Ord Sept 28
 BOURNE, THOMAS, Wimboldsay, Cheshire, Farmer Nant-
 wich Pet Sept 27 Ord Sept 27
 BRIMLEY, JOHN, Nottingham, Warehouseman Notting-
 ham Pet Sept 28 Ord Sept 28
 BRIGHTWELL, JOHN JAMES, Horley Fields, Oxford, Farmer
 Banbury Pet Sept 17 Ord Sept 29
 BROOK, CHARLES HERBERT, 86 Helen's, Lancs, Ironmonger
 Liverpool Pet Sept 29 Ord Sept 29
 BROWN, WILLIAM JOHN, Newport, Mon Newport, Mon
 Pet Sept 4 Ord Sept 27
 DAVEY, JOHN, Holworth, Devon, Boot Maker Barnstaple
 Pet Sept 27 Ord Sept 27
 FLETCHER, THOMAS ROSCOE, Halliwell, Bolton, Traveller
 Bolton Pet Sept 29 Ord Sept 29
 GILDERS, GEORGE, Havertock Hill, Chaff Merchant High
 Court Pet Aug 18 Ord Sept 27
 HALL, RALPH HARRY, Miles Platting, Manchester, Grocer
 Manchester Pet Sept 28 Ord Sept 29
 HARDWINE, GUY HARDWINE, Galleung, Llandogo, Mon
 Newport, Mon Pet Sept 19 Ord Sept 29
 HARING, CAROL NATHAN, Manchester, Merchant Manches-
 ter Pet Sept 17 Ord Sept 28
 HENNING, JOSEPH ROBERT, and KENNETH WILLIAMS JOHN-
 SON, Birmingham Birmingham Pet Aug 30 Ord
 Sept 29
 HEWELL, ALFRED WALTER, Bloomsbury at High Court
 Pet Aug 4 Ord Sept 29
 HOLLIS, ALFRED GEORGE, Southsea Portsmouth Pet
 Sept 28 Ord Sept 28
 ISOBTON, ANTHONY ROBERT, Harrogate, Painter York
 Pet Sept 27 Ord Sept 27
 JACOBS, L, Club row, Bethnal Green, Hardware Merchant
 High Court Pet Aug 17 Ord Sept 27
 JARVIS, ELIZABETH, Maccabrough, York Sheffield Pet Sept
 29 Ord Sept 29

OSBROFT, WILLIAM DENNIS, Nottingham, Grocer's Assis-
 tant Nottingham Pet Aug 25 Ord Sept 29
 OWEN, HUMPHREY, Anglesey, Farmer Bangor Pet Aug
 12 Ord Sept 29
 PIATT, HARRY CONRAD, St Mary Axe, Commission Mar-
 chant High Court Pet Aug 19 Ord Sept 29
 REYNOLDS, JAMES, Cleobury Mortimer, Salop, Plumber
 Kidderminster Pet Sept 28 Ord Sept 28
 ROBINSON, ALBERT EDWARD, Willenden Green, Provision
 Merchant High Court Pet Sept 27 Ord Sept 27
 ROSSITER, MARTIN, Widnes, Grocer, Liverpool Pet Sept
 21 Ord Sept 29
 RUMBY, GEORGE, Gorleston, Norfolk, Market Gardener
 Gt Yarmouth Pet Sept 29 Ord Sept 29
 SAYAGE, THOMAS JAMES, Wool Exchange, Solicitor High
 Court Pet July 19 Ord Sept 23
 SHINGLER, THOMAS, Altrincham, Painter Manchester Pet
 Sept 28 Ord Sept 28
 SKYERS, THOMAS, Wotton, Hereford, Farmer Worcester
 Pet Sept 27 Ord Sept 27
 TAUNTON, CHARLES EDMOND, Handsworth, Enginew
 Birmingham Pet Sept 14 Ord Sept 27
 TUTTLE, WILLIAM, Welton, Lincs, Grocer Boston Pet Aug
 28 Ord Sept 23
 TWIDALE, MARY ANN, West Butterwick, Lincs, Brick
 Manufacturer Lincoln Pet Sept 17 Ord Sept 27
 UTLEY, ABRAHAM, Brierfield, Lancs, Coal Dealer Burnley
 Pet Sept 27 Ord Sept 27
 VENTON, JOHN HARRISON, Neville's Cross, nr Durham,
 Printer Durham Pet Aug 31 Ord Sept 27
 WHITE, EDWARD SAMUEL, West Smethwick, Malster's
 Foreman West Bromwich Pet Sept 23 Ord Sept 28
 WYTHE, DUNCAN CURRIE, Upper Parkstone, Dorset Poole
 Pet Sept 27 Ord Sept 27
 YOUNG, WILLIAM MUSTON NED, Bart, Matheson rd High
 Court Pet Feb 1 Ord Sept 15

Amended notice substituted for that published in the
 London Gazette of Sept. 24:
 ANDERSON, THOMAS, Altrincham Manchester Pet Sept 29
 Ord Sept 23

London Gazette.—TUESDAY, OCT. 5.

RECEIVING ORDERS.

BETTRIDGE, HENRY JOHN FISHER, Stevenon, Berks, Grocer
 Oxford Pet Oct 2 Ord Oct 2
 BRIMLEY, HENRY, Nottingham, Clerk Nottingham Pet
 Sept 30 Ord Sept 30
 COPPING, ANNIS ELLAN, Leeds Leeds Pet Sept 29 Ord
 Sept 29
 FARTHING, WILLIAM JAMES, Clapton, Somerset, Farmer
 Wells Pet Sept 29 Ord Oct 1
 FITTON, RICHARD EDWIN, Manchester, Yarn Agent Man-
 chester Pet Sept 30 Ord Sept 30
 FOSKAY, WILLIAM, Birmingham, Baker Birmingham Pet
 Oct 1 Ord Oct 1
 FRENCH, FREDERICK, Handsworth, Staffs Sheffield Pet
 Oct 1 Ord Oct 1
 GREGORY, JOHN, Uttoxeter, Staffs, Baker Burton or
 Trent Pet Oct 1 Ord Oct 1
 HARRISON, ARTHUR, West Ashby, Lincs, Cattle Dealer
 Lincoln Pet Oct 1 Ord Oct 1
 HAYDEN, HENRY, Aberystwyth, Glam, Hay Merchant Neath
 Pet Oct 1 Ord Oct 1
 HELLIAR, ALLAN, Liscard, Auctioneer Birkenhead Pet
 Oct 1 Ord Oct 1
 JACKMAN, THOMAS WILLIAMS, Brixham, Devon, Fish Mer-
 chant Plymouth Pet Oct 2 Ord Oct 2
 JONES, EVAR, Aberdare, Baker Aberdare Pet Oct 1 Ord
 Oct 1
 LEWIS, HERBERT, Tynwydd, Glam, Innkeeper Cardiff
 Pet Sept 23 Ord Sept 23
 MARTIN, CHARLES THOMAS, Bournemouth, Grocer Poole
 Pet Sept 30 Ord Sept 30
 MARTIN, THOMAS, Cadoxton juxta Barry, Glam, Draper
 Cardiff Pet Sept 30 Ord Sept 30
 MADDOCK, SAMUEL, Bury, Insurance Agent Bolton
 Pet Sept 30 Ord Sept 30
 MILLA, JOSEPH ARTHUR, Loughborough, Cycle Manu-
 facturer Leicester Pet Oct 1 Ord Oct 1
 MOODY, GEORGE, Gateshead, Mason Newcastle on Tyne
 Pet Sept 29 Ord Sept 29
 MORRAN, CHARLES, Cranborne, Dorset, Farmer Poole Pet
 Sept 29 Ord Sept 30
 MORRIS, JAMES, Bilton, Cycle Maker Bolton Pet Sept 28
 Ord Sept 30
 PLANT, ALFRED, Stanway, Essex, Brick Manufacturer
 Colchester Pet Sept 11 Ord Oct 2
 POSTER, JAMES RAYNE, Bow High Court Pet Oct 1 Ord
 Oct 1
 READ, CHARLES EDWARD, Rotherham, Yorks, Furniture
 Dealer Sheffield Pet Sept 30 Ord Sept 30
 ROBINSON, CHARLES, Manchester Manchester Pet Aug 11
 Ord Sept 29

RUSSELL, THOMAS, Hammermith, Tobaccoist High Court Pet Sept 29 Ord Sept 29
 HARRISON, THOMAS, Yatalyfers, Glam, Ironmonger Neath Pet Sept 20 Ord Oct 1
 BRATH, MALCOLM COULSON, Leicester, Grocer Leicester Pet Sept 29 Ord Sept 29
 TOOK, CHARLES STANFORD, Ramsgate, Fisherman's Outfitter Canterbury Pet Sept 29 Ord Sept 29
 TOOLEY, WILLIAM JAMES, Gainsborough, Lincolns, Ironmonger Lincoln Pet Oct 1 Ord Oct 1
 TWIGGIE, JOHN, Walsall, Grocer Walsall Pet Sept 16 Ord Sept 29
 VICK, H., Aldershot Guildford Pet May 6 Ord Oct 3
 VON GURZEN, ERNEST CARL, Pall Mall, Wine Merchant High Court Pet Oct 1 Ord Oct 1
 WALKER, GEORGE ALFRED, Kingston upon Hull, Glass Dealer Kingston upon Hull Pet Sept 30 Ord Sept 30
 WATTS, BENJAMIN THOMAS, Bristol, Grocer Bristol Pet Oct 1 Ord Oct 1
 WEAKE, JAMES, Birmingham, Builder Birmingham Pet Sept 14 Ord Sept 30
 WILSON, EDWIN, Preston, Chemist Preston Pet Sept 30 Ord Sept 30
 WILLIAMS, JOHN, Wrexham, Innkeeper Wrexham Pet Sept 29 Ord Sept 29

Amended notice substituted for that published in the London Gazette of August 10:

HELY-HUTCHINSON, FREDERICK WILLIAM, Bedford Kingston, Surrey Pet June 9 Ord Aug 5

Amended notice substituted for that published in the London Gazette of Sept. 24:

OAKLEY, ALFRED, Manchester, Plumber's Manager Manchester Pet Sept 17 Ord Sept 30

FIRST MEETINGS.

BAILEY, ERNEST, Finedon, Northampton Oct 12 at 11.15 County Court bldgs, Northampton
 BARNETT, WILLIAM, Liverpool, Ironmonger Oct 19 at 1 Off Rec, 35, Victoria st, Liverpool
 BOSLEY, WILLIAM GEORGE, Faringdon, Berks Oct 13 at 11 Off Rec, 46, Cricklade st, Swindon
 BOURNE, THOMAS, Wimboldsley, Cheshire, Farmer Oct 13 at 11 Royal Hotel, Crewe
 BRIDLEY, JOHN, Nottingham, Warehouseman Oct 12 at 12 Off Rec, St Peter's Church walk, Nottingham
 BROOK, GEORGE, Wolverhampton, Haulier Oct 12 at 11.30 Off Rec, Wolverhampton
 CANTLEY, FREDERICK, Stratford, Fruit Salesman Oct 12 at 12 Bankruptcy bldgs, Carey st
 COHEN, ISRAEL, Pinter, Glam, Painter Oct 12 at 12 65, High st, Merthyr Tydfil
 COLLINS, JOHN, jun, Newcastle on Tyne, General Dealer Oct 13 at 11.30 Off Rec, 30, Mosley st, Newcastle on Tyne
 CURTIS, JOHN OMBROD, Rawtenstall, Lancs, Overlooker Oct 13 at 1.30 County Court house, Blackburn
 DAVEY, JOHN, Holsworth, Devon, Bootmaker Oct 12 at 11 Underhill's Railway Hotel, Exeter
 ELEY, LEWIS, Swindon, Wilts, Baker Oct 13 at 10.30 Off Rec, 46, Cricklade st, Swindon
 FARROW, NATHAN CHARLEY, Whitworth, nr Rochdale, Tailor Oct 12 at 11 Townhall, Rochdale
 FLETCHER, THOMAS BOSCOV, Bolton, Traveller Oct 13 at 11 16, Wood st, Bolton
 HARTLEY, ARTHUR COULSON, Walsall, Music Seller Oct 13 at 11 Off Rec, Walsall
 HUGHES, OWEN, Bencombe, Joiner Oct 13 at 12 Off Rec, 35, Victoria st, Liverpool
 HUNTER, WILLIAM SKELTON, Healey, Sheffield, General Dealer Oct 12 at 2.30 Off Rec, Figgroes ln, Sheffield
 JENKINS, FREDERICK WILLIAM, Sunderland, Engineer Oct 14 at 2.30 Off Rec, 26, John st, Sunderland
 JENKINS, DAVID ELLIS, Farncliffe, Glam, Draper Oct 13 at 12 Off Rec, St. Alexandra rd, Swansea
 JENKINS, EDWIN, Bridgend, Glam, Sculptor Oct 14 at 11 Off Rec, 29, Queen st, Cardiff
 LEWIS, ALBERT, Wolverhampton, Fruitster Oct 12 at 11 Off Rec, Wolverhampton
 LEWIS, HERBERT, Tynewydd, Glam, Innkeeper Oct 14 at 11.30 Off Rec, 23, Queen st, Cardiff
 MEADOWCROFT, SAMUEL, Bury, Insurance Agent Oct 14 at 2 16, Wood st, Bolton
 MORRIS, JAMES, Bolton, Cycle Maker Oct 14 at 11 16, Wood st, Bolton
 MORTIMER, EDITH, and JOHN KERRSHAW, St George, Gloucester, Leather Merchants Oct 13 at 2 Off Rec, 22, Park row, Leeds
 OAKLEY, ALFRED, Manchester, Plumber's Manager Oct 13 at 2.31 Off Rec, Byrom st, Manchester
 OSTERMAN, GERTUDE N., Aldersgate st, Tailor Oct 12 at 12 Bankruptcy bldgs, Carey st
 PLATT, HARRY CORNHARD, St Mary Axe, Commission Merchant Oct 13 at 12 Bankruptcy bldgs, Carey st
 RICHMOND, RICHARD, Manchester Oct 14 at 11 Bankruptcy bldgs, Carey st
 ROBINSON, ALBERT EDWARD, Willenden Green, Provision Merchant Oct 14 at 12 Bankruptcy bldgs, Carey st
 SADLER, EDWARD CHARLES, Wells, Somerset, Boot Manufacturer Oct 13 at 12 Bankruptcy bldgs, Carey st
 SHIPOL, THOMAS, Altham, Painter Oct 13 at 3.30 Off Rec, Byrom st, Manchester
 SYKES, A. HOMAS, Wacton, Hereford, Farmer Oct 14 at 11.30 Off Rec, 45, Copenhagen st, Worcester
 STRETTON, EDWIN GEORGE, and THOMAS RUSSELL, Hammermith, Tobaccoists Oct 14 at 12.30 Bankruptcy bldgs, Carey st
 THOMPSON, CHRISTOPHER DONALD, West Hartlepool, Commission Agent Oct 13 at 2.30 Royal Hotel, West Hartlepool
 TOOGOOD, WILLIAM, St Grimaby, Corn Factor Oct 13 at 11 Off Rec, 15, Osborne st, St Grimaby
 VENABLE, JOSEPH, Blizwich, Draper Oct 13 at 11.30 Off Rec, Walsall
 WARDEN, SAMUEL JAMES, Aberdare, Oil Vendor Oct 13 at 2 65, High st, Merthyr Tydfil

WHARFE, WILLIAM, Oldham Oct 12 at 10 Off Rec, Bank shire, Queen st, Oldham
 WHEELER, JOHN GEORGE ALFRED, Reading, Picture Frame Maker Oct 13 at 12 Queen's Hotel, Reading
 WILCOCK, JOSEPH HOLMST, Manningham, Bradford, Worsted Manufacturer Oct 13 at 2.30 Off Rec, 31, Manor row, Bradford
 WILSON, EDWIN, Preston, Chemist Oct 12 at 2.30 Off Rec, 14, Chapel st, Preston

ADJUDICATIONS.

BALL, WILFRED, Fulham Cambridge Pet Aug 21 Ord Oct 2
 BETTENDON, HENRY JOHN FISHER, Stevenston, Grocer Oxford Pet Oct 2 Ord Oct 2
 BLACKMORE, ALBERT GLANVILLE, Irthlingborough, Northampton, Currier Northampton Pet Sept 2 Ord Oct 1
 BONACINA, LUDOVICO, New Broad st, Merchant High Court Pet Aug 5 Ord Oct 4
 BRANLEY, HARRY, Nottingham, Clerk Nottingham Pet Sept 30 Ord Sept 30
 BROWN, FREDERICK THOMAS, Bedford, Butcher Bedford Pet Sept 31 Ord Sept 30
 COPPING, ANNIE ELLINE, Leeds, Hay Dealer Leeds Pet Sept 29 Ord Sept 29
 COOPER, MATTHIAS, Manchester Manchester Pet Aug 31 Ord Oct 2
 ELEY, LEWIS, Swindon, Wilts, Baker Swindon Pet Sept 7 Ord Sept 30
 FRENCH, FREDERICK, Handsworth Sheffield Pet Oct 1 Ord Oct 1
 HARRISON, ARTHUR, West Ashby, Lincolns, Cattle Dealer Lincoln Pet Sept 30 Ord Oct 1
 HAYDEN, HENRY, Aberystwyth, Glam, Hay Merchant Neath Pet Oct 1 Ord Oct 1
 HELY-HUTCHINSON, FREDERICK WILLIAM, Bedford Kingston, Surrey Pet May 19 Ord Sept 24
 HUNTER, WILLIAM SKELTON, Healey, Sheffield, General Dealer Sheffield Pet Aug 30 Ord Sept 30
 JACKMAN, THOMAS WILLIAMS, Brixham, Devon, Fish Merchant Plymouth Pet Oct 2 Ord Oct 2
 JONES, EVAN, Aberdare, Baker Aberdare Pet Oct 1 Ord Oct 1
 LEGGOTT, ROBERT, Middleton, Suffolk, Carpenter Gt Yarmouth Pet Sept 2 Ord Sept 30
 LEWIS, HERBERT, Tynewydd, Glam, Innkeeper Cardiff Pet Sept 23 Ord Sept 23
 MARTIN, CHARLES THOMAS, Bournemouth, Beer Retailer Poole Pet Sept 30 Ord Sept 30
 MARTIN, THOMAS, Cadroxton juxta Barty, Glam, Draper Cardiff Pet Sept 30 Ord Sept 30
 MEADOWCROFT, SAMUEL, Bury, Insurance Agent Bolton Pet Sept 30 Ord Sept 30
 MILLS, JOSEPH ARTHUR, Loughborough Cycle Manufacturer Leicester Pet Sept 30 Ord Oct 1
 MOODY, GEORGE, Gathelnd, Mason Newcastle on Tyne Pet Sept 29 Ord Sept 29
 MORRIS, CHARLES, Cranborne, Dorset, Farmer Poole Pet Sept 30 Ord Sept 30
 MORRIS, JAMES, Bolton, Cycle Maker Bolton Pet Sept 30 Ord Sept 30
 PORTER, JAMES HAVEN, Bow, Cabinet Manufacturer High Court Pet Oct 1 Ord Oct 1
 READ, CHARLES EDWARD, Rotherham, Yorks, Furniture Dealer Sheffield Pet Sept 30 Ord Sept 30
 RENO, BERNHARD, Erdington, Warwick, Jeweller Birmingham Pet Sept 25 Ord Oct 2
 RUSSELL, THOMAS, Hammermith, Tobaccoist High Court Pet Sept 30 Ord Sept 30
 SEATH, MALCOLM COULSON, Edmondthorpe, Leicester, Grocer Leicester Pet Sept 29 Ord Sept 29
 TOOLEY, WILLIAM JAMES, Gainsborough, Ironmonger Lincoln Pet Oct 1 Ord Oct 1
 VON GURZEN, ERNEST CARL, Pall Mall, Wine Merchant High Court Pet Oct 1 Ord Oct 1
 WALKER, GEORGE ALFRED, Kingston upon Hull, Glass Dealer Kingston upon Hull Pet Sept 30 Ord Sept 30
 WILLIAMS, JOHN, Wrexham, Innkeeper Wrexham Pet Sept 27 Ord Sept 29
 WILSON, EDWIN, Preston, Chemist Preston Pet Sept 29 Ord Sept 30

Amended notice substituted for that published in the London Gazette of Sept 24:

OAKLEY, ALFRED, Morecambe, Plumber's Manager Manchester Pet Sept 17 Ord Sept 30

All letters intended for publication in the "Solicitors' Journal" must be authenticated by the name of the writer.

EDE AND SON, ROBE MAKERS.

BY SPECIAL APPOINTMENT

To Her Majesty, the Lord Chancellor, the Whole of the Judicial Bench, Corporation of London, &c.

ROBES FOR QUEEN'S COUNSEL AND BARRISTERS.

SOLICITORS' GOWNS.

Law Wigs and Gowns for Registrars, Town Clerks, and Clerks of the Peace.

Corporation Robes, University and Clergy Gowns.

ESTABLISHED 1809.

94, CHANCERY LANE, LONDON.

THE WONDERFUL FOOD BEVERAGE.

Do not use drugs, medicines, and so-called cures. What! Is there any other means by which tone and vigour can be promoted, and the rosy cheeks natural to health restored?

Certainly. There is a valuable discovery that meets your case entirely.

But what if I have much and hard work to do? It is no matter whether physical or mental labour is meant, or even if an excess of either has to be accomplished, causing undue exhaustion and tiredness, with disinclination for further effort or exertion—in any case the discovery referred to will be of inestimable service to you.

Ah! but I want something that is pleasant and nice, not nasty or unpleasant, nor, on the other hand, sickly and insipid. Have you this?

Yes! your needs can be satisfied to the letter. The evidence of medical men and the public is conclusive on this point.

What does this evidence prove? It proves that Dr. Tibbles' Vi-Cocoa as a Food Beverage possesses nutrient, restorative, and vitalising properties which have hitherto been non-existent.

It aids the digestive powers, and is invaluable to tired men and delicate women and children.

It has the refreshing properties of fine tea, the nourishment of the best cocoa, and a tonic and restorative force possessed by neither, and can be used in all cases where tea and coffee are prohibited.

It is not a medicine, but a unique and wonderful Food Beverage, prepared from Kola, Cocoa, Malt, and Hops.

The wonderful African Kola nut which it contains has concentrated powers of nutriment, and imparts stamina and staying powers, adds to powers of endurance, and enables those who use it to undergo greater physical exertion and fatigue.

But the expense?

You can try it free of expense. Merit alone is what is claimed for Dr. Tibbles' Vi-Cocoa, and the proprietors are prepared to send to any reader who names the SOLICITORS' JOURNAL a dainty sample tin of Dr. Tibbles' Vi-Cocoa free and post-paid. There is no magic in all this. It is a plain, honest, straightforward offer. It is done to introduce the merits of Vi-Cocoa into every home. Dr. Tibbles' Vi-Cocoa is not sickly or insipid like the ordinary cocoa extracts; on the contrary, it has a pleasant and distinct flavour all its own, and which is much liked. It has all the refreshing properties of fine well-made tea, but with a hundred times its nourishment.

Dr. Tibbles' Vi-Cocoa in 6d. packets, and 6d. and 1s. 6d. tins, of all grocers, chemists, and stores. Sole Proprietors:—Dr. Tibbles' Vi-Cocoa (Limited), 60, 61, and 62, Bunhill-row, London, E.C.

LONSDALE PRINTING WORKS,

LONSDALE BUILDINGS, 27, CHANCERY LANE.

ALEXANDER & SHEPHERD, PRINTERS AND PUBLISHERS.

BOOKS, PAMPHLETS, MAGAZINES,
NEWSPAPERS & PERIODICALS.

And all General and Commercial Work.
Every description of Printing—large or small.

Printers of THE SOLICITORS' JOURNAL Newspaper.

BRAND & CO.'S SPECIALTIES FOR INVALIDS.

ESSENCE OF BEEF,
BEEF TEA,
MEAT JUICE, &c.,

Prepared from finest ENGLISH MEATS
Of all Chemists and Grocers.

BRAND & CO., MAYFAIR, W., & MAYFAIR WORKS,
VAUXHALL, LONDON, S.W.



S. FISHER, 188, Strand.

INCORPORATED LAW SOCIETY. LEGAL EDUCATION.

THE COUNCIL invite attention to the following scheme of education, adopted in 1892 with the object of affording assistance to Articled Clerks.

For the benefit of Clerks resident in London or who are able to attend, these classes are held and Tutors give advice and assistance at the Hall of the Law Society.

To those Clerks who are articled at a distance from large towns systematic instruction with advice and help is given, and a course of preparation through the post has been formulated.

POSTAL INSTRUCTION.

In the case of students who have not passed the Intermediate Examination the instruction is by means of monthly papers, and deals with the selected portions of Stephen's Commentaries.

For those who have passed the Intermediate Examination instruction is afforded by fortnightly papers, and embraces the following subjects: Equity, Conveyancing, Common Law, Bankruptcy, Criminal and Magisterial Law, Probate, Divorce, Admiralty, and Ecclesiastical Law.

These papers both before and after the Intermediate Examinations are varied each year, so that students who may subscribe for more than one year's tuition receive additional assistance.

These courses may be commenced at any time, but the Tutors recommend that the Intermediate course should be commenced at an early stage of the Articles, and the Final course soon after the Intermediate Examination has been passed.

Books can be obtained from Messrs. Stevens & Sons, or other law lending library, for a subscription of a guinea and a-half to cover the course of work for the Final Examination, and Stephen's Commentaries can be supplied to either Class of Postal Subscribers, at a subscription of one guinea, on application to the Tutor, Dr. West.

CLASS INSTRUCTION.

Class instruction is also provided on the selected portions of Stephen's Commentaries and the subjects above named, and it is recommended that the classes should be joined after the expiration of a course of Postal instruction. Students can join the classes at any time, the fees being proportionate to the length of attendance.

Rooms are provided where subscribers may study, and books are supplied without extra charge.

Periodical test examinations are held by the Tutors.

The Classes for Intermediate Students are held in the Hall of the Society on three afternoons in each week during the following periods: August to November; October to January; January to April; March to June.

Students may subscribe for successive classes.

Classes for Final Students are held at the Hall of the Society on four afternoons each week during the following periods: August to January; January to June.

These periods afford five months' class preparation, and students are advised to subscribe for a full course, and certainly for not less than three months, otherwise the work must necessarily be hurried.

Students may join the classes either before or after the Intermediate Examination without subscribing to the course of Postal instruction, but it is recommended that they should avail themselves of both modes of instruction.

Subscribers to either Postal or Class instruction have the opportunity of consulting the Tutors upon the work of the course in personal interview or by letter at any time.

RESULTS AND HONOURS.

The results obtained have been satisfactory. At each of the last twelve examinations pupils have obtained honours, and the percentage of passes is a high one, exceeding 85 per cent. of between two and three hundred pupils who last presented themselves for examination. It has happened on several occasions that all Class pupils have been successful, and the same has occurred in the case of subscribers to the Correspondence Courses.

TUTORS.

Equity, Conveyancing, Common Law, Bankruptcy—J. CARTER HARRISON, 30, Bedford-row, W.C.
Criminal and Magisterial Law, Probate, Divorce, Admiralty, and Ecclesiastical Law, Stephen's Commentaries—LEONARD H. WEST, LL.D., 19, Southampton-buildings, Chancery-lane, W.C.

	FEE.	Before Inter. Examination.	After Inter. Examination.
Subscription to postal instruction (12 months)	£4 4 0	(12 months) £4 6 0	
Subscription to Postal instruction (2 years)	6 6 0	(2 years) 8 8 0	
Class instruction (3 months)	4 4 0	(5 months) 9 9 0	
For those who have previously subscribed for			
Postal instruction	3 3 0	4 months 7 7 0	
Class instruction (6 months)	7 7 0	(4 months) 8 8 0	
For those who have previously subscribed for			
Postal instruction	5 5 0	6 months 6 6 0	
For three months' Class instruction		7 7 0	
For those who have previously subscribed for Postal instruction		5 5 0	

Cheques and Post Office Orders should be made payable to the SECRETARY, and crossed "Messrs. BARCLAY & Co., LIMITED."

Law Society's Hall, Chancery-lane.

PROBATE VALUATIONS

JEWELS AND SILVER PLATE, &c.

SPINK & SON, GOLDSMITHS AND SILVERSMITHS, 17 AND 18, PICCADILLY, W., and at 1 AND 2, GRACECHURCH-STREET, CORNHILL, LONDON, E.C., beg respectfully to announce that they ACCURATELY APPRAISE the above for the LEGAL PROFESSION OF PURCHASERS the same for cash if desired. Established 1773.

Under the patronage of H.M. The Queen and H.S.H. Prince Louis Battenberg, K.C.B.

INSURANCE AGAINST

ACCIDENTS of all KINDS. ACCIDENTS and DISEASE. EMPLOYERS' LIABILITY and FIDELITY GUARANTEE RAILWAY PASSENGERS' ASSURANCE CO.

CAPITAL, £1,000,000. LOSSES PAID, £3,800,000.

64, CORNHILL, LONDON.

A. VIAN, Secretary.

LIFE ASSURANCE POLICIES

WANTED for large sums on lives past forty-five.

Considerably over surrender value given.

Speedy settlements and highest references.

Also Reversions and Life Interests purchased.

T. ROBINSON,

Insurance Broker, 65, High-street West, Sunderland.

Special Advantages to Private Insurers.

THE IMPERIAL INSURANCE COMPANY LIMITED. FIRE.

Established 1803.

1, Old Broad-street, E.C., 22, Pall Mall, S.W., and 47, Chancery-lane, W.C.

Subscribed Capital, £1,800,000; Paid-up, £380,000. Total Funds over £1,500,000.

E. COOKES SMITH, General Manager.

SUN

INSURANCE OFFICE. Founded 1710.

LAW COURTS BRANCH:

66, CHANCERY LANE, W.C.

A. W. COWEN, District Manager.

SUN INSURED 1896, £388,962,800.

THE REVERSIONARY INTEREST SOCIETY, LIMITED

(ESTABLISHED 1833).

Purchase Reversionary Interests in Real and Personal Property, and Life Interests and Life Policies, and Advance Money upon these Securities.

Paid-up Share and Debenture Capital, £213,735. 17, KING'S ARMS YARD, COLEMAN STREET, E.C.

ESTABLISHED 1861.

BIRKBECK BANK

Southampton-buildings, Chancery-lane, London, W.C.

INVESTED FUNDS - - - £5,000,000.

Number of Accounts, 78,961.

TWO-AND-A-HALF per CENT. INTEREST allowed on DEPOSITS, repayable on demand.

TWO per CENT. on CURRENT ACCOUNTS, on the minimum monthly balances, when not drawn below £100. STOCKS, SHARES, and ANNUITIES purchased and sold for customers.

SAVINGS DEPARTMENT.

Small Deposits received, and Interest allowed monthly on each completed £1.

The BIRKBECK ALMANACK, with full particulars, sent free.

Telephone No. 65008.

Telegraphic Address: "BIRKBECK, LONDON."

FRANCIS RAYNES-CROFT, Manager.

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY, LIMITED.

Head Office—11, Lombard-street, London, E.C.

Law Courts Branch—21, Fleet-street, E.C.

Established 1821. Subscribed Capital, Two Millions.

CHAIRMAN—JOHN HUNTER, Esq.

DEPUTY-CHAIRMAN—HON. EVELYN HUBBARD, M.P.

Fire Policies which expire at MICHAELMAS should be renewed at the Office of the Company, or with the Agents, on or before the 14th day of OCTOBER. Applications for Agencies invited.

Manager of Fire Department—A. J. BELTON.

REVERSIONARY AND LIFE INTERESTS IN LANDED OR FUNDED PROPERTY or other Securities and Annuities PURCHASED, or Loans or Annuities thereon granted, by the **EQUITABLE REVERSIONARY INTEREST SOCIETY (LIMITED)**, 18, Lancaster-place, Waterloo Bridge, Strand. Established 1835. Capital, £500,000. Interest on Loans may be capitalised.

C. H. CLAYTON, Joint F. H. CLAYTON, Secretaries.

PATENTS and TRADE-MARKS.

W. P. THOMPSON & CO.,

322, High Holborn, W.C.

(and at LIVERPOOL, MANCHESTER, and BIRMINGHAM).

LONDON and INTERNATIONAL AGENTS of Provincial and Foreign SOLICITORS in PATENT MATTERS.

Representatives in all Capitals.

PATENTS.—Mr. F. W. GOLBY, A.I.M.E., M.S.A., Patent Agent (late of H.M. Patent Office), 36, Chancery-lane, London, W.C. Letters Patent obtained and Registration effected in all parts of the World. Oppositions conducted. Opinions and Searches as to novelty.

LONDON GAZETTE (published by authority) and **LONDON and COUNTY ADVERTISEMENT OFFICE**—No. 117, CHANCERY LANE, FLINT STREET.

HENRY GREEN, Advertisement Agent, begs to direct the attention of the Legal Profession to the advantages of his long experience of upwards of fifty years, in the special insertion of all pro forma notices, &c., and hereby solicits their continued support.—S.S. Forms, Gratis, for Statutory Notices to Creditors and Dissolutions of Partnerships, with necessary Deductions. Official stamps for advertisements and file of "London Gazette" kept. By appointment.

Y.

ty on four
January;

idents are
than three

ermediate
ion, but it
ices of in-

rtunity of
terview or

ast twelve
passes is
red pupils
on several
same has

HARRISON,

lty, and
r, LL.D.,

After Inter-
communication.

5) 66 0
8 8 0
9 9 0

7 7 0
8 8 0

6 6 0
7 7 0
5 5 0

SECRETARY,

SSUB-

E.O.

E.O.

Millions.

D. M.P.

should be
the Agents,
ications for

TON.

EERESTS

Y or other
Losses or
ABLE RE-
ITED), in
Established
be capital-

Joint
secretaries.

K.S.

CO.,

O.

(INGHAM).

of Pro-
in

I.M.E.

ent Office.

Patent ob-

ts of the

1 September

erity) and

JERMENT

, FLEET

Agent,

Prohibition

upwards of

ma nation

ort—S.R.

s and Dis-

claration.

"London